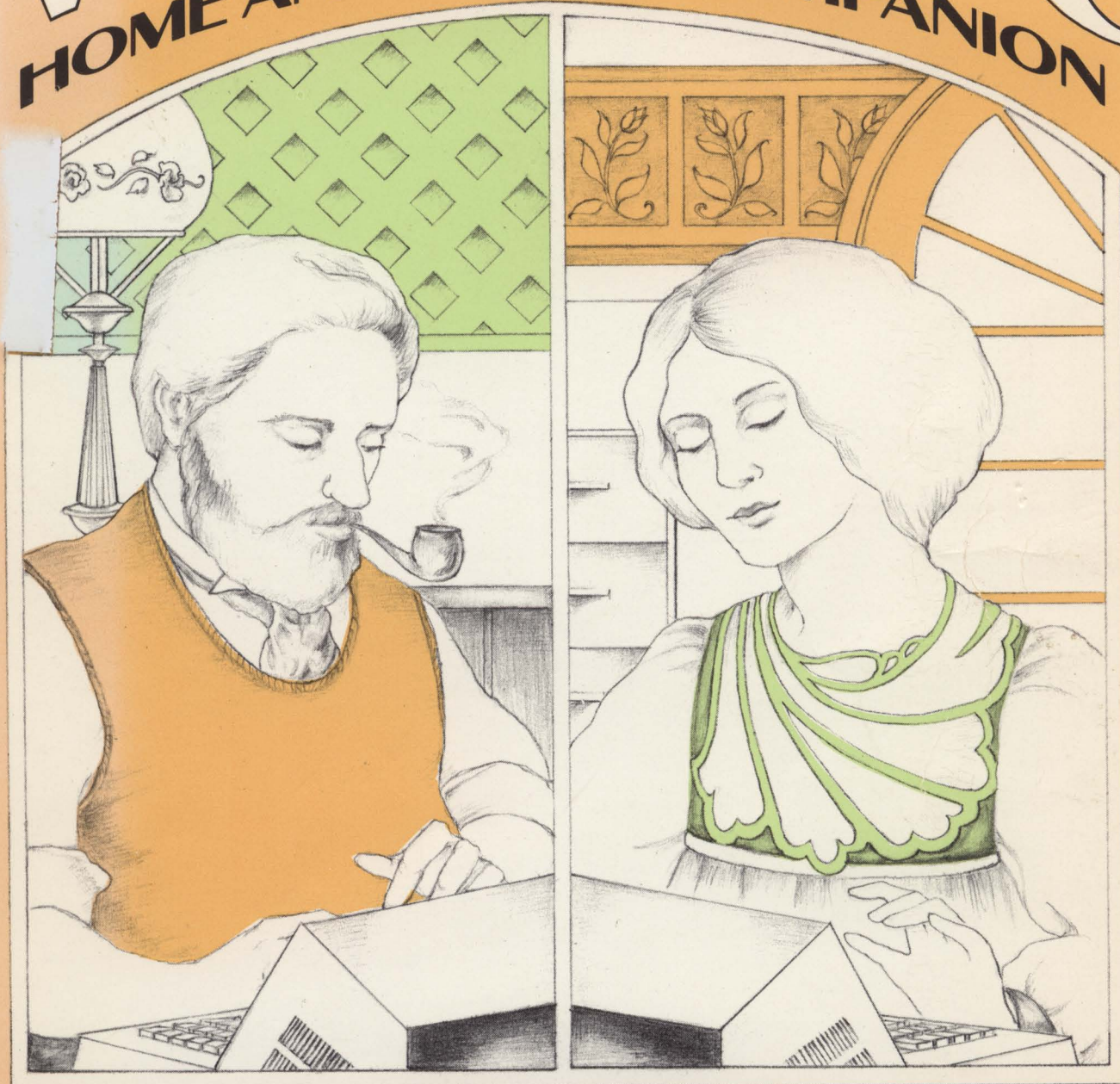


VisiCalc[®]

HOME AND OFFICE COMPANION



David M. Castlewitz and Lawrence J. Chisausky
with Patricia Kronberg
Illustrations by L. D. Chukman

VisiCalc®

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By David M. Castlewitz
and Lawrence J. Chisausky
with Patricia Kronberg

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L.D. Chukman

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VISICALC®: HOME AND OFFICE COMPANION

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“**A**s a general rule, the most successful man in life is the man who has the best information.”

Benjamin Disraeli

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INTRODUCTION

VisiCalc®, a program distributed by VisiCorp™ (formerly Personal Software Inc.), was written by Dan Bricklin and Bob Frankston of Software Arts, Inc. Simply stated, VisiCalc is an “electronic spread sheet” program that makes working with pencils, paper, and a calculator old-fashioned. With VisiCalc, the paper is your computer display, the pencils, your cursor and keyboard, and the calculator is your personal computer.

Fast, efficient, and an ideal tool, the VisiCalc program has become extremely popular among users of personal computers. This book presents 50 VisiCalc models; some have been designed for home uses, and others for business applications. Each model is an actual working sample and can be used as it is presented in this book. However, these models cannot represent the gamut of the VisiCalc program’s usefulness, and many of the models can be expanded to meet your individual needs. In addition, the algorithms and VisiCalc modeling techniques presented here, combined with your own needs and imagination, may help you design many new and useful models.

All the models in this book were created with the Apple® version of the VisiCalc program, but they should perform well on other machines, including the IBM® Personal Computer, the Radio Shack TRS-80™, and the Commodore PET® and CBM™. The models have been tested for accuracy by the authors on versions 3.2 and 3.3 of the VisiCalc program. The printouts and listings were produced on an Epson MX-80 dot matrix printer using condensed type (16.5 characters per inch) for the sample printout, and regular type (10 characters per inch) for the coordinate listings.

SuperCalc™ users can enhance these models to take advantage of additional SuperCalc™ features.

How to Use This Book

If your computer can run the VisiCalc program, you can enter and use any of these 50 models

immediately. In most cases, you will merely enter your own data in place of the sample data or substitute a label or list of entries to make a model more meaningful. The descriptive narrative for each model will suggest ways to customize each sample model.



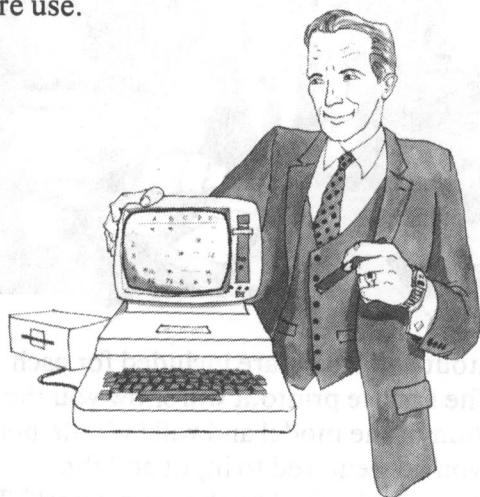
A printout and listing are included for each model. The sample printout will show you the organization of the model and will indicate both the data you are required to input and the computations performed by the model itself. The shaded areas on the sample report represent the values you must provide; the values in the unshaded areas are calculated as part of your VisiCalc model.

The listings show exactly how each model was keyed in to produce the printout shown. You can key in these listings just as you would key in a program printed in BASIC or Pascal. Entries are provided by grid location, with each grid location referenced by its VisiCalc coordinates. The greater than symbol (>) marks the beginning of each grid entry; it is followed by the coordinates of that grid and a colon. You should key into each grid location only those characters which follow the colon.

One of the features that makes the VisiCalc program neat and easy to use is its ability to format data. If any grid location requires a formatted entry, the format command is included

in the listing. For example, entering the /FL characters creates a left-justified entry. Grid entries without format controls default to the general or global format that has been set for that model. Global formats are printed at the end of each listing; the common VisiCalc defaults, /W1 and /GC9 (one window, nine characters per column), need not be entered into a specific model.

When you want to use one of these models, enter it exactly as it is shown in the listing. Use the same data, formulas, and labels. Check your results against the sample printout, and, if the answers match, the model has been entered correctly. You can then change the data and labels and expand the model to serve your particular needs. Don't forget to save the model on disk for future use.



When you are loading any model from a disk you may see an ERROR message print for many calculations. This message is caused by the model's forward and backward referencing of data. Not all the equations can be solved during the first pass through the model. Pressing the exclamation point (!) recalculation command over those grid locations should correct the ERROR message.

Parameters required to print each sample printout are given for each model. In printing your model, keep in mind the line length limit of your printer. Some models may spread farther across than your printer can print; when this happens, you must print your model on two pages. However, if your printer can condense print, you may not have to print on two pages. Some parts of some models, such as lookup tables and calculation areas, need not be printed.

Some Special VisiCalc Features

This book does not teach you how to use the VisiCalc program; refer to the VisiCalc manual by VisiCorp for those instructions. This book and its models give you practical experience with many VisiCalc program features. In combination with the VisiCorp manual and reference card, this may be the best way to learn to use the VisiCalc program.

One feature that you will find incorporated into some models is the @LOOKUP table which permits you to define values based on a variable. Events Scheduling, for instance, uses the @LOOKUP table to establish clock time based on elapsed minutes as events are completed. In that model, the table consists of two adjacent columns, but @LOOKUP can be used with adjacent rows as well.

Two common, global format commands are /G\$ and /GRM. The G\$ format command creates a dollar-and-cents entry, while the GRM format command suppresses the VisiCalc program's automatic recalculation feature and allows recalculation only when you request it (use the exclamation point). This recalculation feature is useful when there is a lot of data to enter because you are not required to wait between entries while equations are recalculated.

The replicate command, /R, is a timesaving feature that can be used when a series of the same calculation is performed or a running total is kept. Unfortunately, the listings cannot show the use of the /R command, because each formula, although replicated, is listed in its entirety and the /R command is not part of the grid formula.

You can decide when to use the replicate command. For example, look at the Personal Finance and Budget Plan listing. The formulas at grid locations E83 through E93 could easily be entered using the replicate command. You would first enter the formula at E83, then replicate it from E84 through E93, indicating the first variable (E79) as no change (N), and the second variable (C83) as relative (R).

One of the most useful features of the VisiCalc program, and certainly its greatest advantages over pencil and paper, is its ability to perform "what if" calculations. When you have a model

running on your computer, you can change any value, and the VisiCalc program will recalculate the entire model based on the value you have entered. This makes it easy to test data for business and personal planning.

Many other features and functions are used in the models in this book, and you will undoubtedly find ways to enhance them further by applying your own knowledge of the VisiCalc program.

* * *

If you find any errors in the models presented here, the authors would appreciate your writing a brief description of the error and its correction, if known. Suggestions for improvements to the models are also welcome. Please write to the authors, in care of the publisher, at the following address:

David Castlewitz, et al.
c/o OSBORNE/McGraw-Hill
630 Bancroft Way
Berkeley, CA 94710

LOANS AND
INVESTMENTS



BOND PORTFOLIO

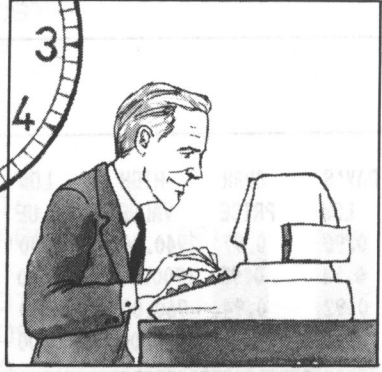
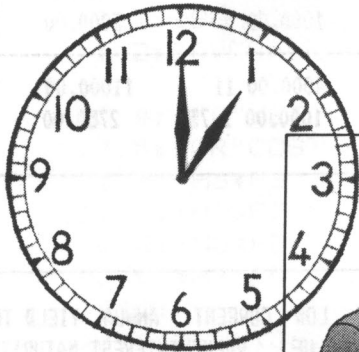
Calculating the value of your bond portfolio is an exacting application of the "Value at Risk" formula. It is a formula for a bond portfolio that takes into account the time to maturity, the yield, and the price of the bonds. The formula is as follows: $V = \frac{P}{(1 + \frac{Y}{N})^N}$ where V is the value, P is the price, Y is the yield, and N is the number of periods. The formula is a simplified version of the more complex "Value at Risk" formula, which takes into account the volatility of the bond prices and the correlation between the bonds in the portfolio.

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LOANS AND INVESTMENTS

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BOND PORTFOLIO

Calculating costs and value of your holdings is an excellent application for the VisiCalc program. This model is for a bond portfolio. The calculations shown here represent a sample of bond market characteristics you may wish to follow. In preparing your own model, you can add or delete any items you prefer to calculate.

The number of columns needed for this model totaled more than 132 print characters, so the printout is on two pages. If you find that confusing, you can horizontally change the axis

by putting the bond names across the top, with the data and calculating fields along the left-hand side (Column A). Regardless of how it is organized, the calculations are basically the same. Simply substitute coordinates for the variables expressed in the formulas.

As daily prices change, key them into the model for an up-to-date bottom line on your holdings.

PRINT A1...L12, Page 1

M1...S12, Page 2

Model Run

| BOND PORTFOLIO | | | | | | | | | | | |
|----------------|---------------|-------------------|-----------|--------|--------------------|-----------|-------------|---------------|----------|------------|------------|
| BOND | INTEREST RATE | YEARS TO MATURITY | PAR VALUE | # HELD | VALUE OF INVESTMNT | COMM PAID | PURCH PRICE | COST PER BOND | NET COST | TOTAL COST | DAY'S HIGH |
| ABC 6S 92 | .06 | 12 | 1000.00 | 3 | 3000.00 | 15.00 | 0.90 | 900.00 | 2700.00 | 2715.00 | 0.98 |
| CDE 7S 85 | .07 | 4 | 1000.00 | 2 | 2000.00 | 15.00 | 0.95 | 950.00 | 1900.00 | 1915.00 | 0.95 |
| EF 7.5 87 | .075 | 6 | 1000.00 | 1 | 1000.00 | 15.00 | 1.05 | 1050.00 | 1050.00 | 1065.00 | 0.96 |
| MX 8 90 | .08 | 10 | 1000.00 | 5 | 5000.00 | 25.00 | 1.01 | 1010.00 | 5050.00 | 5075.00 | 1.03 |
| TOTALS | | | 4000.00 | 11 | 11000.00 | 70.00 | | 3910.00 | 10700.00 | 10770.00 | |
| AVERAGES | | | 1000.00 | 2.75 | 2750.00 | 17.50 | 0.98 | 977.50 | 2675.00 | 2692.50 | |

Page 1

| DAY'S LOW | CURR PRICE | HIGH VALUE | LOW VALUE | CURRENT VALUE | ANNUAL YIELD TO INTEREST MATURITY |
|-----------|------------|------------|-----------|---------------|-----------------------------------|
| 0.90 | 0.97 | 2940.00 | 2700.00 | 2910.00 | 60.00 .0719298 |
| 0.94 | 0.95 | 1900.00 | 1880.00 | 1900.00 | 70.00 .0846154 |
| 0.92 | 0.94 | 960.00 | 920.00 | 940.00 | 75.00 .0650407 |
| 0.98 | 0.99 | 5150.00 | 4900.00 | 4950.00 | 80.00 .0786070 |
| | | 10950.00 | 10400.00 | 10700.00 | 285.00 0.30 |
| | | 2737.50 | 2600.00 | 2675.00 | 71.25 0.08 |

Page 2

Listing

```

>A 5:"BOND
>A 6:"ABC 6S 92
>A 7:"CDE 7S 85
>A 8:"EF 7.5 87
>A 9:"MNX 8 90
>A10:/--
>A11:"TOTALS
>A12:"AVERAGES

>B 4:"INTEREST
>B 5:"RATE
>B 6:/FL.06
>B 7:/FL.07
>B 8:/FL.075
>B 9:/FL.08
>B10:/--

>C 4:"YEARS TO
>C 5:"MATURITY
>C 6:/FL12
>C 7:/FL4
>C 8:/FL6
>C 9:/FL10
>C10:/--

>D 5:"PAR VALUE
>D 6:/F$1000
>D 7:1000
>D 8:1000
>D 9:1000
>D10:/--
>D11:@SUM(D6...D9)
>D12:@AVERAGE(D6...D9)

>E 1:"BOND PORT
>E 5:" # HELD
>E 6:/FL3
>E 7:/FL2
>E 8:/FL1
>E 9:/FL5
>E10:/--
>E11:/FL@SUM(E6...E9)
>E12:/FL@AVERAGE(E6...E9)

>F 1:"FOLIO
>F 4:"VALUE OF
>F 5:"INVESTMNT
>F 6:+D6*E6
>F 7:+D7*E7
>F 8:+D8*E8
>F 9:+D9*E9
>F10:/--
>F11:@SUM(F6...F9)

>F12:@AVERAGE(F6...F9)

>G 4:/FR"COMM
>G 5:/FR"PAID
>G 6:15
>G 7:15
>G 8:15
>G 9:25
>G10:/--
>G11:@SUM(G6...G9)
>G12:@AVERAGE(G6...G9)

>H 4:/FR"PURCH
>H 5:/FR"PRICE
>H 6:.9
>H 7:.95
>H 8:1.05
>H 9:1.01
>H10:/--
>H12:@AVERAGE(H6...H9)

>I 3:/FR"COST
>I 4:/FR"PER
>I 5:/FR"BOND
>I 6:+H6*D6
>I 7:+H7*D7
>I 8:+H8*D8
>I 9:+H9*D9
>I10:/--
>I11:@SUM(I6...I9)
>I12:@AVERAGE(I6...I9)

>J 4:/FR"NET
>J 5:/FR"COST
>J 6:+H6*F6
>J 7:+H7*F7
>J 8:+H8*F8
>J 9:+H9*F9
>J10:/--
>J11:@SUM(J6...J9)
>J12:@AVERAGE(J6...J9)

>K 4:/FR"TOTAL
>K 5:/FR"COST
>K 6:+G6+J6
>K 7:+G7+J7
>K 8:+G8+J8
>K 9:+G9+J9
>K10:/--
>K11:@SUM(K6...K9)
>K12:@AVERAGE(K6...K9)

>L 4:/FR"DAY'S

```

>L 5:/FR"HIGH
 >L 6: .98
 >L 7: .95
 >L 8: .96
 >L 9: 1.03
 >L10:/---

>M 4:/FR"DAY'S
 >M 5:/FR"LOW
 >M 6: .9
 >M 7: .94
 >M 8: .92
 >M 9: .98
 >M10:/---

>N 4:/FR"CURR
 >N 5:/FR"PRICE
 >N 6: .97
 >N 7: .95
 >N 8: .94
 >N 9: .99
 >N10:/---

>O 4:/FR"HIGH
 >O 5:/FR"VALUE
 >O 6: +L6*F6
 >O 7: +L7*F7
 >O 8: +L8*F8
 >O 9: +L9*F9
 >O10:/---
 >O11:@SUM(O6...O9)
 >O12:@AVERAGE(O6...O9)

>P 4:/FR"LOW
 >P 5:/FR"VALUE
 >P 6: +M6*F6
 >P 7: +M7*F7
 >P 8: +M8*F8
 >P 9: +M9*F9

>P10:/---
 >P11:@SUM(P6...P9)
 >P12:@AVERAGE(P6...P9)

>Q 4:/FR"CURRENT
 >Q 5:/FR"VALUE
 >Q 6: +N6*F6
 >Q 7: +N7*F7
 >Q 8: +N8*F8
 >Q 9: +N9*F9
 >Q10:/---
 >Q11:@SUM(Q6...Q9)
 >Q12:@AVERAGE(Q6...Q9)

>R 4:/FR"ANNUAL
 >R 5:/FR"INTEREST
 >R 6: +D6*B6
 >R 7: +D7*B7
 >R 8: +D8*B8
 >R 9: +D9*B9
 >R10:/---
 >R11:@SUM(R6...R9)
 >R12:@AVERAGE(R6...R9)

>S 4:/FR"YIELD TO
 >S 5:/FR"MATURITY
 >S 6:/FR+R6+(D6-I6/C6)/((I6+D6)/2)
 >S 7:/FR+R7+(D7-I7/C7)/((I7+D7)/2)
 >S 8:/FR+R8+(D8-I8/C8)/((I8+D8)/2)
 >S 9:/FR+R9+(D9-I9/C9)/((I9+D9)/2)
 >S10:/---
 >S11:@SUM(S6...S9)
 >S12:@AVERAGE(S6...S9)

/GC9
 /GF\$
 /GOC
 /GRA
 /W1

STOCK PORTFOLIO

The VisiCalc program is a perfect tool for quickly analyzing a stock portfolio. As your portfolio grows, you can easily add the new purchases by adding rows to the model. You can also add columns for additional calculations you want to perform on each stock. Everything you want to know about a stock can be kept on your VisiCalc file.

One addition that can be made is to list

separately your purchases for the same stock and keep an aggregate average price on file to use in calculating your gain or loss. You could also incorporate the *Dow Jones Industrial Average* index at the time of purchase and keep a plus (+) or minus (−) figure to reflect the stock's relative performance.

PRINT A1...H13

Model Run

STOCK PORTFOLIO

| NAME OF STOCK | TICKER SYMBOL | NUMBER OF SHARES | PURCH PRICE | CURR PRICE | GAIN/LOSS | DIV PER SHARE | YIELD |
|---------------|---------------|------------------|-------------|------------|-----------|---------------|-------|
| INT'L TEL | ITT | 1000.00 | 34.50 | 33.00 | -1500.00 | 0.00 | 0.00 |
| BALLY | BLY | 1500.00 | 24.50 | 23.13 | -2062.50 | 0.30 | 1.30 |
| BENDIX | BX | 2000.00 | 59.75 | 66.50 | 13500.00 | 0.88 | 1.32 |
| MCDONALDS | MCD | 1000.00 | 60.00 | 61.13 | 1130.00 | 0.99 | 1.62 |
| TOTALS | | 5500.00 | | | 11067.50 | | 4.24 |

Listing

```
>A 5: "NAME OF
>A 6: "STOCK
>A 8: "INT'L TEL
>A 9: "BALLY
>A10: "BENDIX
>A11: "MCDONALDS
```

```
>B 5: "TICKER
>B 6: "SYMBOL
>B 8: " ITT
>B 9: " BLY
>B10: " BX
>B11: " MCD
>B13: "TOTALS
```

```
>C 1: "STOCK POR
```

```
>C 5: "NUMBER OF
>C 6: "SHARES
>C 8: 1000
>C 9: 1500
>C10: 2000
>C11: 1000
>C12: /--
>C13: @SUM(C8...C12)
```

```
>D 1: "TFOLIO
>D 5: /FR"PURCH
>D 6: /FR"PRICE
>D 8: 34.5
>D 9: 24.5
>D10: 59.75
>D11: 60
```


PROMISSORY NOTES

The amount of money people owe you in personal or business notes represents an important asset. Banks and other lending institutions put a certain amount of value on such information when considering home mortgages or other loans, and the more organized your financial records are, the more impressive they will be to someone else.

The model presented here shows the disbursement of monies lent by Samson Enterprises to private individuals. Each note has principal, an annual interest rate, and a time factor expressed in days. The VisiCalc program has calculated the total interest due and the maturity value of each note.

PRINT A1...G16

Model Run

| PROMISSORY NOTES | | | | | |
|---------------------------|-----------|------------------|-------|-----------------|-------------------|
| PAYEE: SAMSON ENTERPRISES | | | | | |
| BORROWER (MARKER) | PRINCIPAL | INTEREST RATE | DAYS | INTEREST DUE | MATURITY VALUE |
| ===== | ===== | ===== | ===== | ===== | ===== |
| M. SMITH | 400.00 | 6 | 60 | 4.00 | 404.00 |
| D. JONES | 1000.00 | 6.5 | 90 | 16.25 | 1016.25 |
| H. MCDEY | 1500.00 | 10 | 60 | 25.00 | 1525.00 |
| R. SERIT | 800.00 | 8 | 120 | 21.33 | 821.33 |
| J. FRANKS | 750.00 | 7.5 | 60 | 9.37 | 759.37 |
| O. MANN | 250.00 | 6 | 30 | 1.25 | 251.25 |
| ----- | | | | | |
| TOTALS: | 4700.00 | | | 77.21 | 4777.21 |
| AVERAGES | 783.33 | 7.33 | 70 | 12.87 | 796.20 |

Listing

```
>A 3:"PAYEE:
>A 5:"BORROWER
>A 6:"(MARKER)
>A 7:"=====
>A 8:"M. SMITH
>A 9:"D. JONES
>A10:"H. MCDEY
>A11:"R. SERIT
>A12:"J. FRANKS
>A13:"O. MANN
>A15:"TOTALS:
>A16:"AVERAGES
```

```
>B 3:"SAMSON EN
```

```
>C 1:"PROMISSOR
>C 3:"TERPRISES
>C 6:"PRINCIPAL
>C 7:"=====
>C 8:400
>C 9:1000
>C10:1500
>C11:800
>C12:750
>C13:250
>C14:/--
>C15:/F#&SUM(C8...C13)
>C16:/F#&AVERAGE(C8...C13)
```


MAXIMUM LOAN AMOUNT

This VisiCalc model can help you assess the affordability of a loan, based on your monthly income, the term and interest of the loan, the percentage of your income toward repayment, and the percentage of the loan payment that is applied to taxes, insurance, and assessments.

Once the basic model is in memory, you can experiment with different interest rates, terms, and down payments to generate a maximum loan amount that fits your budget.

The formula used to find the principal on the maximum loan amount is

$$P = R * N * (1 - 1 / (1 + I / N) * N * Y) / I$$

where R = the regular payment amount,
N = the number of payments per year,
I = the annual interest rate, and
Y = the number of years (or term of the loan).

To make this calculation work properly, it has been broken into four parts, labeled CALC 1 through CALC 4. They appear in the area surrounded by asterisks in the printout. The result of CALC 4 is the maximum loan amount, which is repeated at the top of the report next to its title.

PRINT A1...G23

Model Run

MAXIMUM LOAN AMOUNT

| | | | |
|-----------------------------|---------|-------------------|----------|
| MONTHLY INCOME: | 3500.00 | MAXIMUM LOAN AMT: | 62375.53 |
| % OF INCOME TOWARDS REPAY: | 30 | | |
| PERCENTAGE OF LOAN PAYMNT | | DOWN PAYMENT % : | 10 |
| TOWARDS TAX, INS, ASSMNTS : | 35 | AFFORDABLE HOUSE: | 69306.14 |
| | | DOWN PAYMENT DUE: | 6930.61 |
| TERM OF THE LOAN IN YEARS: | 29 | | |
| INTEREST ON THE LOAN : | 14.75 | | |
| DECIMAL EQUIVALENT INTRST: | .1475 | | |
| MAXIMUM MONTHLY PAYMNT : | 1050.00 | | |
| MAXIMUM LOAN PAYMNT/MONTH: | 777.78 | | |
| PAYMENTS PER YEAR : | 12 | | |
| TOTAL # OF PAYMENTS DUE : | 348 | | |

```
*****
* CALC 1: 9333.333 *
* CALC 2: .0142439 *
* CALC 3: .9857561 *
* CALC 4: 62375.53 *
*****
```

Listing

```

>A 3:"MONTHLY I
>A 4:"% OF INCD
>A 5:"PERCENTAG
>A 6:"TOWARDS T
>A 9:"TERM OF T
>A10:"INTEREST
>A11:"DECIMAL E
>A13:"MAXIMUM M
>A14:"MAXIMUM L
>A15:"PAYMENTS
>A16:"TOTAL # O
>A18:/-*
>A19:"* CALC 1:
>A20:"* CALC 2:
>A21:"* CALC 3:
>A22:"* CALC 4:
>A23:/-*

>B 3:"NCOME:
>B 4:"ME TOWARD
>B 5:"E OF LOAN
>B 6:"AX, INS, AS
>B 9:"HE LOAN I
>B10:"ON THE LO
>B11:"QUIVALENT
>B13:"ONTHLY PA
>B14:"OAN PAYMN
>B15:"PER YEAR
>B16:"F PAYMENT
>B18:/-*
>B19:+D14*D15
>B20:1/(D11/D15+1)^D16
>B21:1-B20
>B22:(B19/D11)*B21
>B23:/-*

>C 1:"MAXIMUM L
>C 3:/F$3500
>C 4:"S REPAY:
>C 5:" PAYMNT
>C 6:"SMNTS :
>C 9:"N YEARS:
>C10:"AN :

>C11:" INTRST:
>C13:"YMNT :
>C14:"T/MONTH:
>C15:/FR" :
>C16:"S DUE :
>C18:"**
>C19:" *
>C20:" *
>C21:" *
>C22:" *
>C23:"**

>D 1:"OAN AMOUN
>D 4:/FL30
>D 6:/FL35
>D 9:/FL29
>D10:/FL14.75
>D11:/FL+D10/100
>D13:/F$+C3*(D4/100)
>D14:/F$(D13/(100+D6))*100
>D15:/FL12
>D16:/FL+D15*D9

>E 1:"T
>E 3:"MAXIMUM L
>E 5:"DOWN PAYM
>E 6:"AFFORDABL
>E 8:"DOWN PAYM

>F 3:"OAN AMT:
>F 5:"ENT % :
>F 6:"E HOUSE:
>F 8:"ENT DUE:

>G 3:/F$1*B22
>G 5:/FL10
>G 6:/F$(B3/(100-G5))*100
>G 8:/F$+G6*(G5/100)

/GC9
/GOC
/GRA
/W1

```

REBATE DUE

If you decide to pay off a loan before its term expires, you have to know how much interest will be rebated in order to calculate the actual amount due.

This model will perform the necessary calculations based on the terms of your loan and the number of regular payments made before the expected final payment. This sample solves the problem for just one loan, but if you have several outstanding debts, they could be incorporated into an expanded version of this model by simply replicating the formulas. Using the model in that fashion can help decide which loan offers the best rebate, and which is the most beneficial and affordable to pay off.

PRINT A1...D18

Model Run

REBATE DUE

| | |
|---------------------|---------|
| AMOUNT OF LOAN : | 1500.00 |
| ANNUAL INT RATE : | 12.67 |
| LIFE OF LOAN (MO): | 24 |
| PAYMENTS/MONTH : | 1 |
| REGULAR PAYMNT \$: | 71.58 |
| LAST PAY \$ MADE : | 19 |

| | | |
|---------------------|---|--------|
| COST OF LOAN | = | 380.10 |
| TOTAL \$ OF PYMNTS= | | 24 |

| | | |
|-----------------|---|--------|
| INTEREST REBATE | = | 25.56 |
| TOTAL \$ DUE | = | 357.90 |

| | | |
|---------------|---|--------|
| PAYOFF AMOUNT | = | 332.34 |
|---------------|---|--------|

Listing

```
>A 5:"AMOUNT OF
>A 6:"ANNUAL IN
>A 7:"LIFE OF L
>A 8:"PAYMENTS/
>A 9:"REGULAR P
>A10:"LAST PAY
>A12:"COST OF L
>A13:"TOTAL # O
>A15:"INTEREST
>A16:"TOTAL $ D
>A18:"PAYOFF AM
```

```
>B 5:" LOAN      :
>B 6:"T RATE     :
>B 7:"OAN (MO):
>B 8:"MONTH      :
>B 9:"AYMNT $    :
>B10:"# MADE     :
>B12:"OAN        =
>B13:"F PYMNTS=
>B15:"REBATE     =
>B16:"UE         =
>B18:"OUNT       =
```

```
>C 1:"REBATE DU
>C 5:1500
>C 6:12.67
>C 7:/FI24
>C 8:/FI1
>C 9:71.58
>C10:/FI19
>C12:(C6/12)*C7*C5/100
>C13:/FI+C8*C7
>C15:(C13-C10+1)*(C13-C10)/C13^2+C13
>C16:+C9*(C13-C10)
>C18:+C16-C15
```

```
>D 1:"E
```

```
/GC9
/GF$
/GOC
/GRA
/W1
```

RENTAL PROPERTY

If you own rental property, you know that the expenses of upkeep and repairs can greatly affect your profit. This model is designed to help organize the necessary records of a rental property.

In this example there are four units. Each pays a monthly rent which changes during the year because of new leases and rent increases. When entering rents, you need only enter the amount for January or any fluctuation when it occurs. Afterward, when each rent is entered, it duplicates the previous month's rent by

multiplying it by one. In this way, any change to the rental fee is carried from wherever it is entered to the end of the year without affecting preceding months.

Expenses and repairs are listed and entered for each month. Standard amounts for insurance and taxes can be replicated across the grid to minimize entry. At the beginning of the year, other expenses could be estimated and repeated the same as rents, with true figures entered as they become available.

PRINT A1...M55

Listing

```
>A 3: "CONVERTED
>A 4: "410 S. 9T
>A 5: "NO. OF UN
>A 7: "MONTHLY R
>A 8: /--=
>A10: "UNIT #
>A11: /FL1
>A12: /FL2
>A13: /FL3
>A14: /FL4
>A15: /--
>A16: "TOTAL
>A19: "EXPENSES
>A20: /--=
>A22: "INSURANCE
>A23: "CLEANING
>A24: "LEGAL
>A25: "UTILITIES
>A26: "TELEPHONE
>A27: "SUPPLIES
>A28: "MAINT' CE
>A29: "CLERICAL
>A30: "TAXES
>A33: "REPAIRS
>A34: /--=
>A36: "PLUMBING
>A37: "WINDOW
>A38: "PAINTING
>A39: "RUG
>A40: "HALLWAY
>A41: "LIGHT FIX
>A42: "STAIRS
```

```
>A44: /--=
>A47: "TOTAL
>A48: "EXPENSES
>A51: "CASH GAIN
>A53: "ANNUAL EX
>A54: "ANNUAL RE
>A55: "ANNUAL CA

>B 3: " BROWNSTO
>B 4: "H STREET
>B 5: "ITS : 4
>B 7: "ENTALS
>B 8: "====
>B10: /FR"JAN
>B11: 430
>B12: 440
>B13: 420
>B14: 410
>B15: /--
>B16: @SUM(B11...B14)
>B22: 25
>B23: 35
>B24: 50
>B25: 80
>B26: 45
>B27: 30
>B28: 200
>B29: 500
>B30: 210
>B36: 250
>B38: 150
>B44: /--=
```


Model Run

RENTAL PROPERTY

CONVERTED BROWNSTONE

410 S. 9TH STREET

NO. OF UNITS : 4

MONTHLY RENTALS

=====

| UNIT # | JAN | FEB | MAR | APR | MAY | JUNE | JULY | AUG | SEPT | OCT | NOV | DEC |
|--------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| 1 | 430.00 | 430.00 | 430.00 | 430.00 | 430.00 | 430.00 | 430.00 | 450.00 | 450.00 | 450.00 | 450.00 | 450.00 |
| 2 | 440.00 | 440.00 | 440.00 | 440.00 | 440.00 | 475.00 | 475.00 | 475.00 | 475.00 | 475.00 | 475.00 | 475.00 |
| 3 | 420.00 | 420.00 | 420.00 | 440.00 | 440.00 | 440.00 | 440.00 | 440.00 | 440.00 | 440.00 | 440.00 | 440.00 |
| 4 | 410.00 | 410.00 | 410.00 | 410.00 | 410.00 | 410.00 | 410.00 | 430.00 | 430.00 | 430.00 | 430.00 | 430.00 |
| ----- | | | | | | | | | | | | |
| TOTAL | 1700.00 | 1700.00 | 1700.00 | 1720.00 | 1720.00 | 1755.00 | 1755.00 | 1795.00 | 1795.00 | 1795.00 | 1795.00 | 1795.00 |

EXPENSES

=====

| | | | | | | | | | | | | |
|-----------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| INSURANCE | 25.00 | 25.00 | 25.00 | 25.00 | 25.00 | 25.00 | 25.00 | 25.00 | 25.00 | 25.00 | 25.00 | 25.00 |
| CLEANING | 35.00 | 35.00 | 35.00 | 35.00 | 35.00 | 45.00 | 45.00 | 55.00 | 35.00 | 35.00 | 35.00 | 35.00 |
| LEGAL | 50.00 | 50.00 | 50.00 | 50.00 | 50.00 | 50.00 | 50.00 | 50.00 | 50.00 | 50.00 | 50.00 | 50.00 |
| UTILITIES | 80.00 | 80.00 | 80.00 | 75.00 | 75.00 | 75.00 | 75.00 | 75.00 | 75.00 | 75.00 | 75.00 | 75.00 |
| TELEPHONE | 45.00 | 45.00 | 45.00 | 45.00 | 45.00 | 45.00 | 45.00 | 45.00 | 45.00 | 45.00 | 45.00 | 45.00 |
| SUPPLIES | 30.00 | 30.00 | 30.00 | 30.00 | 30.00 | 30.00 | 30.00 | 30.00 | 30.00 | 30.00 | 30.00 | 30.00 |
| MAINT'CE | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 |
| CLERICAL | 500.00 | 500.00 | 500.00 | 500.00 | 500.00 | 500.00 | 500.00 | 500.00 | 500.00 | 500.00 | 500.00 | 500.00 |
| TAXES | 210.00 | 210.00 | 210.00 | 210.00 | 210.00 | 210.00 | 210.00 | 210.00 | 210.00 | 210.00 | 210.00 | 210.00 |

REPAIRS

=====

| | | | | | | | | | | | | |
|-----------|--------|--------|-------|-------|-------|--------|--------|-------|--------|-------|--------|--|
| PLUMBING | 250.00 | | | | | | | | | | | |
| WINDOW | | 45.00 | | | 60.00 | | 50.00 | | | | | |
| PAINTING | 150.00 | | | | | | | | 300.00 | | 250.00 | |
| RUG | | 200.00 | | | | 300.00 | | | 500.00 | | 250.00 | |
| HALLWAY | | | | 35.00 | | 50.00 | | 45.00 | | | 55.00 | |
| LIGHT FIX | | | 25.00 | | 20.00 | | | | | 17.50 | | |
| STAIRS | | | | | | | 250.00 | | | | | |

| | | | | | | | | | | | | |
|----------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| TOTAL | | | | | | | | | | | | |
| EXPENSES | 1575.00 | 1420.00 | 1200.00 | 1205.00 | 1250.00 | 1530.00 | 1480.00 | 1235.00 | 1970.00 | 1187.50 | 1725.00 | 1170.00 |

| | | | | | | | | | | | | |
|-----------|--------|--------|--------|--------|--------|--------|--------|--------|---------|--------|--------|--------|
| CASH GAIN | 125.00 | 280.00 | 500.00 | 495.00 | 450.00 | 170.00 | 220.00 | 465.00 | -270.00 | 512.50 | -25.00 | 530.00 |
|-----------|--------|--------|--------|--------|--------|--------|--------|--------|---------|--------|--------|--------|

ANNUAL EXPENSES: 16947.50

ANNUAL RENT : 21025.00

ANNUAL CASH GAIN: 3452.50

```
>B48:@SUM(B22...B42)
>B51:+B16-B48
>B53:"PENSES:
>B54:"NT
>B55:"SH GAIN:
```

```
>C 1:"RENTAL PR
>C 3:"NE
>C10:/FR"FEB
>C11:1*B11
>C12:1*B12
>C13:1*B13
>C14:1*B14
>C15:/--
>C16:@SUM(C11...C14)
>C22:25
>C23:35
>C24:50
>C25:80
>C26:45
>C27:30
>C28:200
>C29:500
>C30:210
>C37:45
>C39:200
>C44:/--
>C48:@SUM(C22...C42)
>C51:+B16-C48
>C53:@SUM(B48...M48)
>C54:@SUM(B16...M16)
>C55:@SUM(B51...M51)
```

```
>D 1:"OPERTY
>D10:/FR"MAR
>D11:1*C11
>D12:1*C12
>D13:1*C13
>D14:1*C14
>D15:/--
>D16:@SUM(D11...D14)
>D22:25
>D23:35
>D24:50
>D25:80
>D26:45
>D27:30
>D28:200
>D29:500
>D30:210
>D41:25
>D44:/--
>D48:@SUM(D22...D42)
>D51:+B16-D48
>E10:/FR"APR
```

```
>E11:1*D11
>E12:1*D12
>E13:440
>E14:1*D14
>E15:/--
>E16:@SUM(E11...E14)
>E22:25
>E23:35
>E24:50
>E25:75
>E26:45
>E27:30
>E28:200
>E29:500
>E30:210
>E40:35
>E44:/--
>E48:@SUM(E22...E42)
>E51:+B16-E48
```

```
>F10:/FR"MAY
>F11:1*E11
>F12:1*E12
>F13:1*E13
>F14:1*E14
>F15:/--
>F16:@SUM(F11...F14)
>F22:25
>F23:35
>F24:50
>F25:75
>F26:45
>F27:30
>F28:200
>F29:500
>F30:210
>F37:60
>F41:20
>F44:/--
>F48:@SUM(F22...F42)
>F51:+B16-F48
```

```
>G10:/FR"JUNE
>G11:1*F11
>G12:475
>G13:1*F13
>G14:1*F14
>G15:/--
>G16:@SUM(G11...G14)
>G22:25
>G23:45
>G24:50
>G25:75
>G26:45
>G27:30
```

>G28:200
 >G29:500
 >G30:210
 >G39:300
 >G40:50
 >G44:/--
 >G48:@SUM(G22...G42)
 >G51:+B16-G48

>H10:/FR"JULY
 >H11:1*G11
 >H12:1*G12
 >H13:1*G13
 >H14:1*G14
 >H15:/--
 >H16:@SUM(H11...H14)
 >H22:25
 >H23:45
 >H24:50
 >H25:75
 >H26:45
 >H27:30
 >H28:200
 >H29:500
 >H30:210
 >H37:50
 >H42:250
 >H44:/--
 >H48:@SUM(H22...H42)
 >H51:+B16-H48

>I10:/FR"AUG
 >I11:450
 >I12:1*H12
 >I13:1*H13
 >I14:430
 >I15:/--
 >I16:@SUM(I11...I14)
 >I22:25
 >I23:55
 >I24:50
 >I25:75
 >I26:45
 >I27:30
 >I28:200
 >I29:500
 >I30:210
 >I40:45
 >I44:/--
 >I48:@SUM(I22...I42)
 >I51:+B16-I48

>J10:/FR"SEPT
 >J11:1*I11
 >J12:1*I12

>J13:1*I13
 >J14:1*I14
 >J15:/--
 >J16:@SUM(J11...J14)
 >J22:25
 >J23:35
 >J24:50
 >J25:75
 >J26:45
 >J27:30
 >J28:200
 >J29:500
 >J30:210
 >J38:300
 >J39:500
 >J44:/--
 >J48:@SUM(J22...J42)
 >J51:+B16-J48

>K10:/FR"OCT
 >K11:1*J11
 >K12:1*J12
 >K13:1*J13
 >K14:1*J14
 >K15:/--
 >K16:@SUM(K11...K14)
 >K22:25
 >K23:35
 >K24:50
 >K25:75
 >K26:45
 >K27:30
 >K28:200
 >K29:500
 >K30:210
 >K41:17.5
 >K44:/--
 >K48:@SUM(K22...K42)
 >K51:+B16-K48

>L10:/FR"NOV
 >L11:1*K11
 >L12:1*K12
 >L13:1*K13
 >L14:1*K14
 >L15:/--
 >L16:@SUM(L11...L14)
 >L22:25
 >L23:35
 >L24:50
 >L25:75
 >L26:45
 >L27:30
 >L28:200
 >L29:500

MOVING AVERAGE CALCULATOR

The moving average is a strong indicator of the value of a particular commodity, since it reduces the effect of seasonal variations, irregular movement, and market cycles. In this model, the time period used is 24 months, and the prices are retail pork prices during that period. The moving average starts at month number 12 and continues to month number 24.

Any time period can be used. Some commodities are best averaged over 5- or 8-day cycles. In order to start the calculation, be sure to enter as many lead-in figures as moving averages you want calculated.

Listing

```
>A 6:"PERIOD
>A 7:"JAN
>A 8:"FEB
>A 9:"MAR
>A10:"APR
>A11:"MAY
>A12:"JUNE
>A13:"JULY
>A14:"AUG
>A15:"SEP
>A16:"OCT
>A17:"NOV
>A18:"DEC
>A19:"JAN
>A20:"FEB
>A21:"MAR
>A22:"APR
>A23:"MAY
>A24:"JUNE
>A25:"JULY
>A26:"AUG
>A27:"SEP
>A28:"OCT
>A29:"NOV
>A30:"DEC

>B 4:/FR"AVERAGE
>B 5:/FR"PRICE
>B 6:/FR"PER POUND
>B 7:/F$76.55
```

By examining this model, you'll see that the method used was @AVERAGING at the end of the first 12 months, then replicating the formula to the end of the list, making each month relative to the previous. In this way, the first of the 12 was dropped off and the next of the 12 was added to the calculation.

As new prices become available, you can add them by simply duplicating the formula. You can create a model for each commodity being studied, or combine several commodities into one electronic spread sheet.

PRINT A1...E30

```
>B 8:/F$76.57
>B 9:/F$76.4
>B10:/F$76.32
>B11:/F$76.2
>B12:/F$76.5
>B13:/F$76.77
>B14:/F$78.09
>B15:/F$78.1
>B16:/F$75.3
>B17:/F$75.01
>B18:/F$74.98
>B19:/F$74.9
>B20:/F$74.5
>B21:/F$75.1
>B22:/F$75.2
>B23:/F$75.7
>B24:/F$75.8
>B25:/F$75.6
>B26:/F$75.51
>B27:/F$75.55
>B28:/F$75.4
>B29:/F$75.3
>B30:/F$75.22
>B31:/F$

>C 1:"MOVING AV

>D 5:/FR"MOVING
>D 6:/FR"AVERAGE
>D18:@SUM(B7...B18)/@COUNT(B7...B18)
```

```

>D 1:"ERAGE CAL
>D19:@SUM(B8...B19)/@COUNT(B8...B19)
>D20:@SUM(B9...B20)/@COUNT(B9...B20)
>D21:@SUM(B10...B21)/@COUNT(B10...B21)
>D22:@SUM(B11...B22)/@COUNT(B11...B22)
>D23:@SUM(B12...B23)/@COUNT(B12...B23)
>D24:@SUM(B13...B24)/@COUNT(B13...B24)
>D25:@SUM(B14...B25)/@COUNT(B14...B25)
>D26:@SUM(B15...B26)/@COUNT(B15...B26)
>D27:@SUM(B16...B27)/@COUNT(B16...B27)
>D28:@SUM(B17...B28)/@COUNT(B17...B28)
>D29:@SUM(B18...B29)/@COUNT(B18...B29)
>D30:@SUM(B19...B30)/@COUNT(B19...B30)

```

```

>E 1:"CULATOR

```

```

/GC9

```

```

/GOC

```

```

/GRA

```

```

/W1

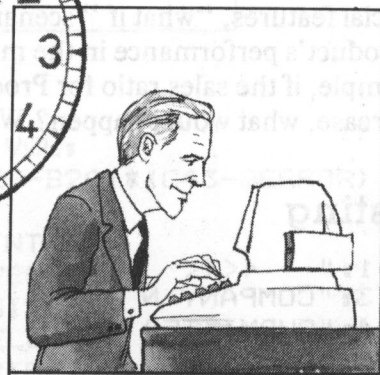
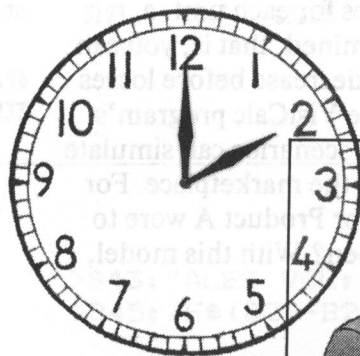
```

Model Run

MOVING AVERAGE CALCULATOR

| PERIOD | AVERAGE PRICE PER POUND | MOVING AVERAGE |
|--------|-------------------------------|-------------------|
| JAN | 76.55 | |
| FEB | 76.57 | |
| MAR | 76.40 | |
| APR | 76.32 | |
| MAY | 76.20 | |
| JUNE | 76.50 | |
| JULY | 76.77 | |
| AUG | 78.09 | |
| SEP | 78.10 | |
| OCT | 75.30 | |
| NOV | 75.01 | |
| DEC | 74.98 | 76.39917 |
| JAN | 74.90 | 76.26167 |
| FEB | 74.50 | 76.08917 |
| MAR | 75.10 | 75.98083 |
| APR | 75.20 | 75.8875 |
| MAY | 75.70 | 75.84583 |
| JUNE | 75.80 | 75.7875 |
| JULY | 75.60 | 75.69 |
| AUG | 75.51 | 75.475 |
| SEP | 75.55 | 75.2625 |
| OCT | 75.40 | 75.27083 |
| NOV | 75.30 | 75.295 |
| DEC | 75.22 | 75.315 |

GENERAL BUSINESS



You can change any or all of the factors and the result will be calculated automatically. You could use yearly, weekly, or even daily figures for your particular analysis.

If you are involved in manufacturing, a model for which rates for an international market know your break-even point is also to successful management. This model uses your model which gives three products but your model can be increased or decreased to fit your needs. The calculations are based on a composite figure that is based on the sales ratio of one product to another. In the model shown, the ratios are 2.5, 1.5 and 1.0 units sold.

In calculating the break-even point, the contribution margin is calculated by subtracting the variable cost from the selling price. Total overhead is divided by the contribution margin to find out how many units must be sold to cover the overhead. To calculate the break-even point for the individual product, multiply the composite figure by the product's sales ratio.

By including current rates for salaries and other expenses, the break-even point can be determined. Because of the sales ratio, the break-even point can be determined for each product.

By including current rates for salaries and other expenses, the break-even point can be determined. Because of the sales ratio, the break-even point can be determined for each product.

The "what if?" scenario you use could then include the effects that taxes or salary increases would have on your margin of safety if sales remained the same.

PRINT A1, K31
 >A23: "PROD A
 >A24: "PROD B
 >A25: "PROD C
 >A30: "FR CONTRIBUT
 >A31: "BREAK-EVE
 >A41: "PROF
 >A42: "MONTHLY B
 >A43: "PROFIT =
 >B 1: "BREAK-EVE
 >B 2: "AME
 >B A1: "BY1
 >B 3: "FIXED COST

what a product's performance in the marketplace. For example, if the sales ratio for Product A were to decrease, what would happen to this model? Product A's sales ratio would be determined by the sales ratio of Product A to the other products. For example, if the sales ratio for Product A were to decrease, what would happen to this model? Product A's sales ratio would be determined by the sales ratio of Product A to the other products.

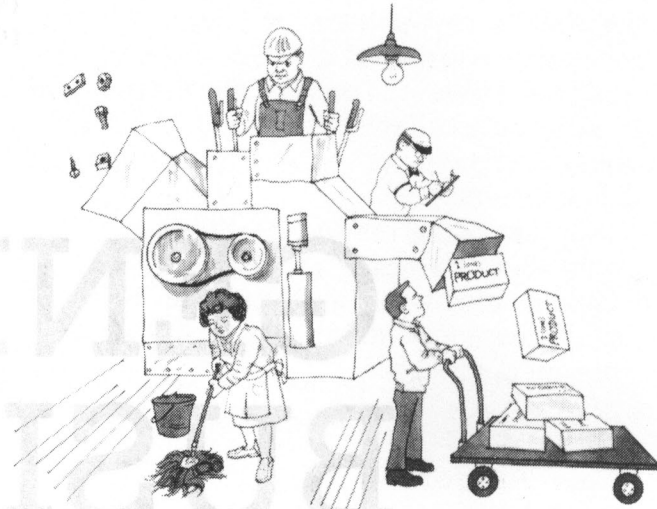
BREAK-EVEN POINT

If you're involved in manufacturing, whether for a local crafts fair or an international market, knowing your break-even point is vital to successful management. This model uses a manufacturer who produces three products. But your model can be increased or decreased to fit your needs, since the calculations are based on a composite figure that is based on the sales ratio of one product to another. In the model shown, the ratios are 5, 3, 2 for Products A, B, C, respectively. This means that out of 10 units sold, 5 are type A, 3 are type B, and 2 are type C.

In calculating the break-even point, a contribution margin for the composite is calculated by subtracting the total extended variable cost from the selling price. Then, the total overhead is divided by the composite contribution margin. This figure then tells you how many composite units must be sold to break even. To calculate the break-even point for the individual products, multiply the composite figure by that product's sales ratio.

By including current sales for each unit, a safety margin can be determined, that is, you can calculate how far sales can decrease before losses are incurred. Because of the VisiCalc program's special features, "what if" scenarios can simulate a product's performance in the marketplace. For example, if the sales ratio for Product A were to decrease, what would happen? With this model,

you can change any or all of the figures and the result will be calculated automatically. You could use yearly, weekly, or even daily figures for your particular analysis.



In addition, you can itemize fixed costs in greater detail than shown here. To calculate break-even point for a small shop, you could list employees and their monthly gross salaries, or all the supplies used in producing your products. The "what if" scenarios you devise could then include the effects that taxes or salary increases would have on your margin of safety if sales remained the same.

PRINT A1...K31

Listing

```
>A 1: "    <<<<
>A 3: "COMPANY N
>A 4: "SUBMITTED
>A 5: "DATE
>A 7: "MONTHLY F
>A 9: "RENT
>A10: "ELECTRIC
>A11: "HEAT
>A12: "WAGES
>A13: "TAXES
>A14: "MISC
>A16: "TOTAL
>A21: "PRODUCT
```

```
>A23: "PROD A
>A24: "PROD B
>A25: "PROD C
>A30: /FR"CONTRIBUT
>A31: "BREAK-EVE
>A41: "<<<< PROF
>A43: "MONTHLY S
>A45: "PROFIT =
```

```
>B 1: "BREAK-EVE
>B 3: "AME
>B 4: " BY:
>B 7: "FIXED COST
```

Model Run

<<<< BREAK-EVEN POINT ANALYSIS >>>>

COMPANY NAME

SUBMITTED BY:

DATE

MONTHLY FIXED COST (OVERHEAD)

| | |
|----------|----------|
| RENT | 15000.00 |
| ELECTRIC | 890.00 |
| HEAT | 2250.00 |
| WAGES | 23500.00 |
| TAXES | 800.00 |
| MISC | 2500.00 |

TOTAL 44940.00

| PRODUCT | SALES RATIO | UNIT SELLING PRICE | EXTENDED SELLING PRICE | VARIABLE UNIT COST | EXTENDED VARIABLE COST | BREAK- EVEN- POINT | CURRENT UNITS SALES | CURRENT SALES DOLLARS | MARGIN OF SAFETY |
|---------|----------------|--------------------------|------------------------------|--------------------------|------------------------------|--------------------------|---------------------------|-----------------------------|------------------------|
| PROD A | 5 | 6.67 | 33.35 | 1.23 | 6.15 | 4685 | 5000 | 33350 | 6.30 % |
| PROD B | 3 | 7.54 | 22.62 | 2.34 | 7.02 | 2811 | 3500 | 26390 | 19.68 % |
| PROD C | 2 | 4.55 | 9.10 | 1.97 | 3.94 | 1874 | 2200 | 10010 | 14.82 % |
| TOTALS: | | | 65.07 | 5.54 | 17.11 | 9370 | 10700 | 69750 | |
| MEAN : | | | 21.69 | 1.85 | 5.70 | 3123 | 3567 | 23250 | 13.60 % |

CONTRIBUTION MARGIN PER COMPOSITE UNIT = 47.96

BREAK-EVEN POINT FOR COMPOSITE UNITS = 937

```
>B 9:/F#15000
>B10:/F#890
>B11:/F#2250
>B12:/F#23500
>B13:/F#800
>B14:/F#2500
>B15:/--
>B16:/F#@SUM(B9...B14)
>B20:/F#"SALES
>B21:/RATIO
>B23:/FL5
>B24:/FL3
>B25:/FL2
>B29:/F#
>B30:/ION MARGI
>B31:/N POINT F
>B41:/IT ANALYS
```

```
>B43:/ALES VOL:
>B45:/F#(B29-B20)*(C43-@ERROR)

>C 1:/N POINT A
>C 7:/ (OVERHE
>C19:/FR"UNIT
>C20:/FR"SELLING
>C21:/FR"PRICE
>C23:/F#6.67
>C24:/F#7.54
>C25:/F#4.55
>C27:/TOTALS:
>C28:/MEAN :
>C30:/N PER COM
>C31:/OR COMPOS
>C41:/IS >>>
>C43:/3000
```

```

>D 1:"NALYSIS
>D 7:"AD)
>D19:/FR"EXTENDED
>D20:/FR"SELLING
>D21:/FR"PRICE
>D23:/F#+C23*B23
>D24:/F#+C24*B24
>D25:/F#+C25*B25
>D26:/--
>D27:/F#@SUM(D23...D25)
>D28:/F#@AVERAGE(D23...D25)
>D30:"POSITE UN
>D31:"ITE UNITS

>E 1:">>>
>E19:/FR"VARIABLE
>E20:/FR"UNIT
>E21:/FR"COST
>E23:/F#1.23
>E24:/F#2.34
>E25:/F#1.97
>E26:/--
>E27:@SUM(E23...E25)
>E28:/F#@AVERAGE(E23...E25)
>E30:"IT =
>E31:" =

>F19:/FR"EXTENDED
>F20:/FR"VARIABLE
>F21:/FR"COST
>F23:/F#+E23*B23
>F24:/F#+E24*B24
>F25:/F#+E25*B25
>F26:/--
>F27:/F#@SUM(F23...F25)
>F28:/F#@AVERAGE(F23...F25)
>F30:/F#+D27-F27
>F31:/FI+B16/F30

>G19:/FR"BREAK-
>G20:/FR"EVEN-
>G21:/FR"POINT
>G23:/FI+B23*F31
>G24:/FI+B24*F31

>G25:/FI+B25*F31
>G26:/--
>G27:/FI@SUM(G23...G25)
>G28:/FI@AVERAGE(G23...G25)

>H19:/FR"CURRENT
>H20:/FR"UNITS
>H21:/FR"SALES
>H23:5000
>H24:3500
>H25:2200
>H26:/--
>H27:@SUM(H23...H25)
>H28:/FI@AVERAGE(H23...H25)

>I19:/FR"CURRENT
>I20:/FR"SALES
>I21:/FR"DOLLARS
>I23:+C23*H23
>I24:+C24*H24
>I25:+C25*H25
>I26:/--
>I27:@SUM(I23...I25)
>I28:/FI@AVERAGE(I23...I25)

>J19:/FR"MARGIN
>J20:/FR"OF
>J21:/FR"SAFETY
>J23:/F#((I23-(G23*C23))/I23)*100
>J24:/F#((I24-(G24*C24))/I24)*100
>J25:/F#((I25-(G25*C25))/I25)*100
>J26:/--
>J28:/F#@AVERAGE(J23...J25)

>K23:" %
>K24:" %
>K25:" %
>K28:" %

/GC9
/GOC
/GRA
/W1

```


CASH FLOW ANALYSIS

This model addresses the problem of keeping track of your cash. Broken into two parts — Cash Flow In and Cash Flow Out — it reports both a monthly and current cash position. Any business, large or small, should benefit from cash flow analysis.

Each figure entered here is an accumulated monthly total, but this model can be revised for detailed entries that reflect exactly where the money is going to or coming from.

PRINT A1...K50

Listing

```
>A11:/--
>A12:" - CASH
>A13:" (S
>A14:/--
>A15:"CONSULTIN
>A16:" FROM R
>A18:"HARDWARE
>A19:" FROM S
>A22:"TOTAL CAS
>A25:/--
>A26:" - CASH
>A27:" (BY
>A28:/--
>A29:"TO: SUPPLI
>A30:" (H/W R
>A32:" MONTHL
>A33:" (FROM
>A35:"MISC/OTHE
>A36:" >SELF I
>A39:"TOTAL CAS
>A41:" MONTHL
>A44:/FR"CA
>A45:" (WORKI
>A49:"NOTE1:
```

```
>B11:/--
>B12:"FLOW IN -
>B13:"OURCE)
>B14:/--
>B15:"G
>B16:"EVENUE PR
>B18:"RESALE (S
>B19:"ALES FORE
>B22:"H IN >>>>
>B25:/--
>B26:" FLOW OUT
>B27:"FUNCTION)
>B28:/--
>B29:"IER
```

```
>B30:"ESALE)
>B32:"Y EXPENSE
>B33:"FIN. STMT
>B35:"R CASH OU
>B36:"NSURANCE<
>B39:"H OUT >>>
>B41:"Y CASH PO
>B44:"SH POSITI
>B45:"NG CAPITA
>B49:"THESE NUM
>B50:"THE RETAI
```

```
>C 4:"ACME MODE
>C 5:"881 WEST
>C 7:"(312) 555
>C 9:" -
>C10:" (
>C11:/--
>C14:"-----
>C16:"OJECTIONS
>C18:"EE NOTE1)
>C19:"CAST
>C22:">>>>>
>C25:/--
>C26:" -
>C28:/--
>C32:"S
>C33:")
>C35:"T
>C39:">>>>>
>C41:"SITION
>C44:"ON
>C45:"L)
>C49:"BERS ARE
>C50:"L SALES P
```

```
>D 4:"RN BUSINES
>D 5:"5TH. PL.,
>D 7:"-9099
```

Model Run

ACME MODERN BUSINESS MACHINES
881 WEST 5TH. PL., WESTON, IL 60988 27

FEIN# 36-90000001

ROT# 47908111

SSN # 336-70-0001

(312) 555-9099

- CASH FLOW ANALYSIS -
(6 MONTH PROJECTION)

DATE:5/15/81

| - CASH FLOW IN - (SOURCE) | (30 DA) | (60 DA) | (90 DA) | (120 DA) | (150 DA) | (180 DA) | ***** <TTL> 6 MONTHS ***** |
|---|----------|----------|----------|----------|----------|----------|-------------------------------------|
| CONSULTING | | | | | | | |
| FROM REVENUE PROJECTIONS | 2700.00 | 3100.00 | 3700.00 | 3725.00 | 3925.00 | 4250.00 | 21400.00 |
| HARDWARE RESALE (SEE NOTE1) | | | | | | | |
| FROM SALES FORECAST | 9475.00 | 1000.00 | 3050.00 | 3580.00 | 0.00 | 0.00 | 17105.00 |
| TOTAL CASH IN >>>>>>>> | 12175.00 | 4100.00 | 6750.00 | 7305.00 | 3925.00 | 4250.00 | 38505.00 |
| - CASH FLOW OUT - (BY FUNCTION) | | | | | | | |
| TO: SUPPLIER (H/W RESALE) | | | 10325.00 | 1530.00 | 3250.00 | 3630.00 | 18735.00 |
| MONTHLY EXPENSES (FROM FIN. STMT) | 1710.00 | 1710.00 | 1710.00 | 1710.00 | 1710.00 | 1710.00 | 10260.00 |
| MISC/OTHER CASH OUT >SELF INSURANCE< | 120.00 | 120.00 | 120.00 | 120.00 | 120.00 | 120.00 | 720.00 |
| TOTAL CASH OUT >>>>>>>> | 1830.00 | 1830.00 | 12155.00 | 3360.00 | 5080.00 | 5460.00 | 29715.00 |
| MONTHLY CASH POSITION | 10345.00 | 2270.00 | -5405.00 | 3945.00 | -1155.00 | -1210.00 | 8790.00 |
| CASH POSITION (WORKING CAPITAL) | 10345.00 | 12615.00 | 7210.00 | 11155.00 | 10000.00 | 8790.00 | |

NOTE1: THESE NUMBERS ARE BASED ON
THE RETAIL SALES PRICE.


```

>D 9:"CASH FLOW
>D10:"6 MONTH P
>D11:/--
>D12:" (30 DA)
>D14:"-----
>D16:2700
>D19:/F#9475
>D21:" -----
>D22:@SUM(D16...D20)
>D23:/--=
>D32:1710
>D36:120
>D38:/--=
>D39:@SUM(D29...D37)
>D40:" -----
>D41:+D22-D39
>D42:" =====
>D44:0+D41
>D45:" -----
>D49:"BASED ON
>D50:"RICE.

>E 4:"SS MACHIN
>E 5:"WESTTON,
>E 9:" ANALYSIS
>E10:"ROJECTION
>E11:/--
>E12:" (60 DA)
>E14:"-----
>E16:3100
>E19:1000
>E21:" -----
>E22:@SUM(E15...E20)
>E23:/--=
>E32:1710
>E36:120
>E38:/--=
>E39:@SUM(E29...E37)
>E40:" -----
>E41:+E22-E39
>E42:" =====
>E44:+D44+E41
>E45:" -----

>F 4:"ES
>F 5:"IL 60988
>F 9:" -
>F10:")
>F11:/--
>F12:" (90 DA)
>F14:"-----
>F16:3700
>F19:3050
>F21:" -----
>F22:@SUM(F15...F20)

```

```

>F23:/--=
>F29:10325
>F32:1710
>F36:120
>F38:/--=
>F39:@SUM(F29...F37)
>F40:" -----
>F41:+F22-F39
>F42:" =====
>F44:+E44+F41
>F45:" -----

>G 5:"27
>G 9:"DATE:5/15
>G11:/--
>G12:" (120 DA)
>G14:"-----
>G16:3725
>G19:3580
>G21:" -----
>G22:@SUM(G15...G20)
>G23:/--=
>G29:1530
>G32:1710
>G36:120
>G38:/--=
>G39:@SUM(G29...G37)
>G40:" -----
>G41:+G22-G39
>G42:" =====
>G44:+F44+G41
>G45:" -----

>H 4:"FEIN# 36-
>H 5:"ROT# 479
>H 6:"SSN # 336
>H 9:"/81
>H11:/--
>H12:" (150 DA)
>H14:"-----
>H16:3925
>H19:0
>H21:" -----
>H22:@SUM(H15...H20)
>H23:/--=
>H29:3250
>H32:1710
>H36:120
>H38:/--=
>H39:@SUM(H29...H37)
>H40:" -----
>H41:+H22-H39
>H42:" =====
>H44:+G44+H41
>H45:" -----

```

```

>I 4:"900000001
>I 5:"08111
>I 6:"-70-0001
>I11:/--
>I12:" (180 DA)
>I14:"-----
>I16:4250
>I19:0
>I21:" -----
>I22:@SUM(I15...I20)
>I23:/--
>I29:3630
>I32:1710
>I36:120
>I38:/--
>I39:@SUM(I29...I37)
>I40:" -----
>I41:+I22-I39
>I42:" =====
>I44:+H44+I41
>I45:" -----
>K11:/-*

```

```

>K12:" <TTL>
>K13:" 6 MONTHS
>K14:/-*
>K16:@SUM(D16...I16)
>K19:@SUM(D19...I19)
>K22:@SUM(D22...I22)
>K23:/--
>K29:@SUM(F29...I29)
>K32:@SUM(D32...I32)
>K36:@SUM(D36...I36)
>K38:/--
>K39:@SUM(D39...I39)
>K40:" -----
>K41:+K22-K39
>K42:"*****
/6C9
/6F$
/6OC
/6RA
/W1

```

PLANNED EXPENSE ANALYSIS

This model analyzes planned and actual expenses on a monthly basis. It calculates the difference between each month's planned and actual expenses and the dollar and percentage change in actual expenses from month to month.

Since each department set-up is exactly like the other, you can create one department model, and then duplicate it for as many departments as you need. To do this, enter and save one department model on disk. Then, with the one model on your screen, insert (/I) 23 lines (enough lines to hold one model) at the beginning of your file (before the first department model). Now, load the model from the disk back onto the screen. You

should now have two department models on one screen. Insert another 23 lines at the beginning of the file, load the original model on disk onto your screen again, and you should have three department model set-ups for one report. Repeat this procedure — insert and load — until you have enough department models in your report.

When you have enough department models, enter the final formula to total all departments (lines 66 and 67). Then enter the correct department names and all the department data.

PRINT A1...F45, Page 1

A46...F67, Page 2

Listing

```
>A 5:"DEPARTMENT A
>A 8:"MONTH
>A 9:"JANUARY
>A10:"FEBRUARY
>A11:"MARCH
>A12:"APRIL
>A13:"MAY
>A14:"JUNE
>A15:"JULY
>A16:"AUGUST
>A17:"SEPTEMBER
>A18:"OCTOBER
>A19:"NOVEMBER
>A20:"DECEMBER
>A21: /--
>A22:"TOTALS
>A26:"DEPARTMENT B
>A29:"MONTH
>A30:"JANUARY
>A31:"FEBRUARY
>A32:"MARCH
>A33:"APRIL
>A34:"MAY
>A35:"JUNE
>A36:"JULY
>A37:"AUGUST
>A38:"SEPTEMBER
>A39:"OCTOBER
>A40:"NOVEMBER
>A41:"DECEMBER
>A42: /--
```

```
>A43:"TOTALS
>A46:"DEPARTMENT C
>A49:"MONTH
>A50:"JANUARY
>A51:"FEBRUARY
>A52:"MARCH
>A53:"APRIL
>A54:"MAY
>A55:"JUNE
>A56:"JULY
>A57:"AUGUST
>A58:"SEPTEMBER
>A59:"OCTOBER
>A60:"NOVEMBER
>A61:"DECEMBER
>A62: /--
>A63:"TOTALS
>A66:"ALL DEPTS
>A67:"FOR THE YEAR
```

```
>B 5:" EXPENSE COD
>B 8: /FR"PLANNED
>B 9:4500
>B10:4500
>B11:4000
>B12:4000
>B13:4000
>B14:4000
>B15:5000
>B16:5000
>B17:5500
```

Model Run

PLANNED EXPENSE ANALYSIS
<BY DEPARTMENT>

DEPARTMENT A EXPENSE CODE 6710

| MONTH | PLANNED | ACTUAL | DIFFERENCE | <FROM PREV MONTH> | |
|-----------|----------|----------|------------|-------------------|--------|
| | | | | \$ CHG | % CHG |
| JANUARY | 4500.00 | 4000.00 | 500.00 | | |
| FEBRUARY | 4500.00 | 4350.00 | 150.00 | 350.00 | 8.05 |
| MARCH | 4000.00 | 3950.00 | 50.00 | -400.00 | -10.13 |
| APRIL | 4000.00 | 4100.00 | -100.00 | 150.00 | 3.66 |
| MAY | 4000.00 | 4200.00 | -200.00 | 100.00 | 2.38 |
| JUNE | 4000.00 | 4150.00 | -150.00 | -50.00 | -1.20 |
| JULY | 5000.00 | 4750.00 | 250.00 | 600.00 | 12.63 |
| AUGUST | 5000.00 | 4900.00 | 100.00 | 150.00 | 3.06 |
| SEPTEMBER | 5500.00 | 5700.00 | -200.00 | 800.00 | 14.04 |
| OCTOBER | 5500.00 | 5200.00 | 300.00 | -500.00 | -9.62 |
| NOVEMBER | 5500.00 | 5000.00 | 500.00 | -200.00 | -4.00 |
| DECEMBER | 6000.00 | 5750.00 | 250.00 | 750.00 | 13.04 |
| ----- | | | | | |
| TOTALS | 57500.00 | 56050.00 | 1450.00 | 1750.00 | |

DEPARTMENT B EXPENSE CODE 6720

| MONTH | PLANNED | ACTUAL | DIFFERENCE | <FROM PREV MONTH> | |
|-----------|----------|----------|------------|-------------------|-------|
| | | | | \$ CHG | % CHG |
| JANUARY | 3000.00 | 3000.00 | | | |
| FEBRUARY | 3000.00 | 3100.00 | -100.00 | 100.00 | 3.23 |
| MARCH | 3000.00 | 3000.00 | 0.00 | -100.00 | -3.33 |
| APRIL | 3000.00 | 3000.00 | 0.00 | 0.00 | 0.00 |
| MAY | 3000.00 | 2900.00 | 100.00 | -100.00 | -3.45 |
| JUNE | 3000.00 | 2950.00 | 50.00 | 50.00 | 1.69 |
| JULY | 3000.00 | 3000.00 | 0.00 | 50.00 | 1.67 |
| AUGUST | 3000.00 | 3050.00 | -50.00 | 50.00 | 1.64 |
| SEPTEMBER | 3000.00 | 3200.00 | -200.00 | 150.00 | 4.69 |
| OCTOBER | 3000.00 | 3300.00 | -300.00 | 100.00 | 3.03 |
| NOVEMBER | 3000.00 | 3100.00 | -100.00 | -200.00 | -6.45 |
| DECEMBER | 3500.00 | 3050.00 | 450.00 | -50.00 | -1.64 |
| ----- | | | | | |
| TOTALS | 36500.00 | 36650.00 | -150.00 | 50.00 | |

Page 1

```
>B18:5500
>B19:5500
>B20:6000
>B21: /--
>B22:@SUM(B9...B20)
>B26:" EXPENSE COD
>B29:/FR"PLANNED
```

```
>B30:3000
>B31:3000
>B32:3000
>B33:3000
>B34:3000
>B35:3000
>B36:3000
```


DEPARTMENT C EXPENSE CODE 6730

| MONTH | PLANNED | ACTUAL | DIFFERENCE | <FROM PREV MONTH> | |
|-----------|---------|---------|------------|-------------------|--------|
| | | | | \$ CHG | % CHG |
| JANUARY | 2000.00 | 1900.00 | 100.00 | | |
| FEBRUARY | 2000.00 | 1850.00 | 150.00 | -50.00 | -2.70 |
| MARCH | 2000.00 | 1950.00 | 50.00 | 100.00 | 5.13 |
| APRIL | 2500.00 | 2300.00 | 200.00 | 350.00 | 15.22 |
| MAY | 2500.00 | 2300.00 | 200.00 | 0.00 | 0.00 |
| JUNE | 2500.00 | 2350.00 | 150.00 | 50.00 | 2.13 |
| JULY | 2500.00 | 2550.00 | -50.00 | 200.00 | 7.84 |
| AUGUST | 2500.00 | 2700.00 | -200.00 | 150.00 | 5.56 |
| SEPTEMBER | 2000.00 | 2200.00 | -200.00 | -500.00 | -22.73 |
| OCTOBER | 2000.00 | 2100.00 | -100.00 | -100.00 | -4.76 |
| NOVEMBER | 2000.00 | 1950.00 | 50.00 | -150.00 | -7.69 |
| DECEMBER | 2000.00 | 2050.00 | -50.00 | 100.00 | 4.88 |

| | | | | | |
|--------|----------|----------|--------|--------|--|
| TOTALS | 26500.00 | 26200.00 | 300.00 | 150.00 | |
|--------|----------|----------|--------|--------|--|

| | | | | | |
|---------------------------|-----------|-----------|---------|---------|--|
| ALL DEPTS FOR THE YEAR | 120500.00 | 118900.00 | 1600.00 | 1950.00 | |
|---------------------------|-----------|-----------|---------|---------|--|

Page 2

| | |
|----------------------|----------------------|
| >B37:3000 | >C10:4350 |
| >B38:3000 | >C11:3950 |
| >B39:3000 | >C12:4100 |
| >B40:3000 | >C13:4200 |
| >B41:3500 | >C14:4150 |
| >B42:/-- | >C15:4750 |
| >B43:@SUM(B30...B41) | >C16:4900 |
| >B46:" EXPENSE CO | >C17:5700 |
| >B49:/FR"PLANNED | >C18:5200 |
| >B50:2000 | >C19:5000 |
| >B51:2000 | >C20:5750 |
| >B52:2000 | >C21:/-- |
| >B53:2500 | >C22:@SUM(C9...C20) |
| >B54:2500 | >C26:"E 6720 |
| >B55:2500 | >C29:/FR"ACTUAL |
| >B56:2500 | >C30:3000 |
| >B57:2500 | >C31:3100 |
| >B58:2000 | >C32:3000 |
| >B59:2000 | >C33:3000 |
| >B60:2000 | >C34:2900 |
| >B61:2000 | >C35:2950 |
| >B62:/-- | >C36:3000 |
| >B63:@SUM(B50...B61) | >C37:3050 |
| >B67:+B22+B43+B63 | >C38:3200 |
| | >C39:3300 |
| >C 1:"PLANNED EXPE | >C40:3100 |
| >C 2:" <BY DEPAR | >C41:3050 |
| >C 5:"E 6710 | >C42:/-- |
| >C 8:/FR"ACTUAL | >C43:@SUM(C30...C41) |
| >C 9:4000 | >C46:"DE 6730 |

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>C49:/FR"ACTUAL
>C50:1900
>C51:1850
>C52:1950
>C53:2300
>C54:2300
>C55:2350
>C56:2550
>C57:2700
>C58:2200
>C59:2100
>C60:1950
>C61:2050
>C62:/--
>C63:@SUM(C50...C61)
>C67:+C22+C43+C63

>D 1:"NSE ANALYSIS
>D 2:"TMENT>
>D 8:/FR"DIFFERENCE
>D 9:+B9-C9
>D10:+B10-C10
>D11:+B11-C11
>D12:+B12-C12
>D13:+B13-C13
>D14:+B14-C14
>D15:+B15-C15
>D16:+B16-C16
>D17:+B17-C17
>D18:+B18-C18
>D19:+B19-C19
>D20:+B20-C20
>D21:/--
>D22:@SUM(D9...D20)
>D29:/FR"DIFFERENCE
>D31:+B31-C31
>D32:+B32-C32
>D33:+B33-C33
>D34:+B34-C34
>D35:+B35-C35
>D36:+B36-C36
>D37:+B37-C37
>D38:+B38-C38
>D39:+B39-C39
>D40:+B40-C40
>D41:+B41-C41
>D42:/--
>D43:@SUM(D30...D41)
>D49:/FR"DIFFERENCE
>D50:+B50-C50
>D51:+B51-C51
>D52:+B52-C52
>D53:+B53-C53
>D54:+B54-C54
>D55:+B55-C55

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>D56:+B56-C56
>D57:+B57-C57
>D58:+B58-C58
>D59:+B59-C59
>D60:+B60-C60
>D61:+B61-C61
>D62:/--
>D63:@SUM(D50...D61)
>D67:+D22+D43+D63

>E 7:/FR" <FROM
>E 8:/FR" $ CHG
>E10:+C10-C9
>E11:+C11-C10
>E12:+C12-C11
>E13:+C13-C12
>E14:+C14-C13
>E15:+C15-C14
>E16:+C16-C15
>E17:+C17-C16
>E18:+C18-C17
>E19:+C19-C18
>E20:+C20-C19
>E21:/--
>E22:@SUM(E9...E20)
>E28:/FR"<FROM
>E29:/FR" $ CHG
>E31:+C31-C30
>E32:+C32-C31
>E33:+C33-C32
>E34:+C34-C33
>E35:+C35-C34
>E36:+C36-C35
>E37:+C37-C36
>E38:+C38-C37
>E39:+C39-C38
>E40:+C40-C39
>E41:+C41-C40
>E42:/--
>E43:@SUM(E30...E41)
>E48:/FR" <FROM
>E49:/FR" $ CHG
>E51:+C51-C50
>E52:+C52-C51
>E53:+C53-C52
>E54:+C54-C53
>E55:+C55-C54
>E56:+C56-C55
>E57:+C57-C56
>E58:+C58-C57
>E59:+C59-C58
>E60:+C60-C59
>E61:+C61-C60
>E62:/--
>E63:@SUM(E51...E61)
>E67:+E22+E43+E63

```



```

>F 7: " PREV MONTH>
>F 8: /FR" % CHG
>F10: (E10/C10)*100
>F11: (E11/C11)*100
>F12: (E12/C12)*100
>F13: (E13/C13)*100
>F14: (E14/C14)*100
>F15: (E15/C15)*100
>F16: (E16/C16)*100
>F17: (E17/C17)*100
>F18: (E18/C18)*100
>F19: (E19/C19)*100
>F20: (E20/C20)*100
>F21: /--
>F28: " PREV MONTH>
>F29: /FR" % CHG
>F31: (E31/C31)*100
>F32: (E32/C32)*100
>F33: (E33/C33)*100
>F34: (E34/C34)*100
>F35: (E35/C35)*100
>F36: (E36/C36)*100
>F37: (E37/C37)*100
>F38: (E38/C38)*100

```

```

>F39: (E39/C39)*100
>F40: (E40/C40)*100
>F41: (E41/C41)*100
>F42: /--
>F48: " PREV MONTH>
>F49: /FR" % CHG
>F51: (E51/C51)*100
>F52: (E52/C52)*100
>F53: (E53/C53)*100
>F54: (E54/C54)*100
>F55: (E55/C55)*100
>F56: (E56/C56)*100
>F57: (E57/C57)*100
>F58: (E58/C58)*100
>F59: (E59/C59)*100
>F60: (E60/C60)*100
>F61: (E61/C61)*100
>F62: /--

```

```

/GC12
/GF$
/GOC
/GRM
/W1

```

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>B1: "DEPRECIAT
>B2: "STAMP PRE
>B3: "STAMP
>B4: "STAMP
>B5: "STAMP
>B6: "STAMP
>B7: "STAMP
>B8: "STAMP
>B9: "STAMP
>B10: "STAMP
>B11: "STAMP
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>B97: "STAMP
>B98: "STAMP
>B99: "STAMP
>B100: "STAMP

```

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>C1: "ION SCHED
>C2: "STAMP
>C3: "STAMP
>C4: "STAMP
>C5: "STAMP
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>C97: "STAMP
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>C99: "STAMP
>C100: "STAMP

```

DEPRECIATION SCHEDULE - BEST VALUE

| YEAR | DEPRECIATION | CUMULATIVE | TOTAL | ALLOWED | CLAIM |
|------|--------------|------------|---------|---------|---------|
| 1 | 1282.71 | 1282.71 | 2750.00 | 1282.71 | 1282.71 |
| 2 | 918.77 | 2201.48 | 2750.00 | 918.77 | 918.77 |
| 3 | 652.98 | 2854.46 | 2750.00 | 652.98 | 652.98 |
| 4 | 488.52 | 3342.98 | 2750.00 | 488.52 | 488.52 |
| 5 | 374.66 | 3717.64 | 2750.00 | 374.66 | 374.66 |
| 6 | 279.06 | 4000.00 | 2750.00 | 279.06 | 279.06 |
| 7 | 170.76 | 4170.76 | 2750.00 | 170.76 | 170.76 |

Model Run

PRINT AT: B24

exceeding the cost minus the salvage value.
 286.70 is all that can be claimed without
 year 1, \$1382.71 may be claimed. By year 6,
 depreciation, which generates a factor of 299,
 declining balance is twice straight-line.
 Thus, total annual depreciation is \$3750.00
 salvage value at the end of that period of 2750.00
 costs \$4200.00, has a life of 7 years.

The example shown
 the total allowable depre
 claimed, which should
 also reports the cumula
 equipment to calculate
 large depreciation claim
 declining balance metho
 depreciation on equipm
 There are several meth

DEPRECIATION SCHEDULE

There are several methods for computing depreciation on equipment. This model uses the declining balance method, which provides for large depreciation claims early in the life of the equipment, to calculate annual depreciation. It also reports the cumulative total of depreciation claimed, which should help to avoid exceeding the total allowable depreciation.

The example shown is for a stamp press that costs \$4500.00, has a life of seven years, and has a salvage value at the end of that period of \$750.00. Thus, total annual depreciation is \$3750.00. The declining balance is twice straight-line depreciation, which generates a factor of 29%. In year 1, \$1285.71 may be claimed. By year 6, \$86.70 is all that can be claimed without exceeding the cost minus the salvage value.

PRINT A1...F24

Model Run

DEPRECIATION SCHEDULE: DECLINING BALANCE

ITEM: STAMP PRESS
COST: 4500.00
LIFE: 7
SALV VAL: 750.00

TOTL DEPR
ALLOWED : 3750.00

STR LN X: 2
D/B FACTR 29 %

| YEAR | DEPRECTN CALC'D | CUMULTV TOTAL | MAX ALLOWED | AMT TO CLAIM |
|------|--------------------|------------------|----------------|-----------------|
| 1 | 1285.71 | 1285.71 | 3750.00 | 1285.71 |
| 2 | 918.37 | 2204.08 | 2464.29 | 918.37 |
| 3 | 655.98 | 2860.06 | 1545.92 | 655.98 |
| 4 | 468.55 | 3328.61 | 889.94 | 468.55 |
| 5 | 334.68 | 3663.30 | 421.39 | 334.68 |
| 6 | 239.06 | 3902.35 | 86.70 | 86.70 |
| 7 | 170.76 | 4073.11 | -152.35 | -152.35 |

Listing

```
>A 4: "ITEM:
>A 5: "COST:
>A 6: "LIFE:
>A 7: "SALV VAL:
>A 9: "TOTL DEPR
>A10: "ALLOWED :
>A12: "STR LN X:
>A13: "D/B FACTR
>A16: "YEAR
>A18: /FL1+A16
>A19: /FL1+A18
>A20: /FL1+A19
>A21: /FL1+A20
>A22: /FL1+A21
>A23: /FL1+A22
>A24: /FL1+A23
```

```
>B 1: "DEPRECIAT
>B 4: "STAMP PRE
>B 5: 4500
>B 6: /FI7
>B 7: 750
>B10: +B5-B7
>B12: /FI2
>B13: /FI(100/B6)*B12
>B15: /FR"DEPRECTN
>B16: /FR"CALC'D
>B18: (B5-C16)*(B13/100)
>B19: (B5-C18)*(B13/100)
>B20: (B5-C19)*(B13/100)
>B21: (B5-C20)*(B13/100)
>B22: (B5-C21)*(B13/100)
>B23: (B5-C22)*(B13/100)
>B24: (B5-C23)*(B13/100)
```

```
>C 1: "ION SCHED
>C 4: "SS
>C13: " %
>C15: /FR"CUMULTV
>C16: /FR"TOTAL
>C18: +C16+B18
>C19: +C18+B19
>C20: +C19+B20
>C21: +C20+B21
>C22: +C21+B22
>C23: +C22+B23
>C24: +C23+B24
```

>D 1:"ULE: DECL
>D15:/FR"MAX
>D16:/FR"ALLOWED
>D18:+B10-C16
>D19:+B10-C18
>D20:+B10-C19
>D21:+B10-C20
>D22:+B10-C21
>D23:+B10-C22
>D24:+B10-C23

>E 1:"INING BAL
>E15:/FR"AMT TO
>E16:/FR"CLAIM
>E18:@MIN(B18...D18)

>E19:@MIN(B19...D19)
>E20:@MIN(B20...D20)
>E21:@MIN(B21...D21)
>E22:@MIN(B22...D22)
>E23:@MIN(B23...D23)
>E24:@MIN(B24...D24)

>F 1:"ANCE

/BC9
/BF#
/BOB
/GRA
/W1

Listing

| INVOICE # | DATE | AMOUNT | TAX | TOTAL | PAID | BALANCE |
|-----------|----------|--------|-------|--------|------|----------|
| 1001 | 01/01/80 | 100.00 | 10.00 | 110.00 | 0.00 | 110.00 |
| 1002 | 02/01/80 | 100.00 | 10.00 | 110.00 | 0.00 | 220.00 |
| 1003 | 03/01/80 | 100.00 | 10.00 | 110.00 | 0.00 | 330.00 |
| 1004 | 04/01/80 | 100.00 | 10.00 | 110.00 | 0.00 | 440.00 |
| 1005 | 05/01/80 | 100.00 | 10.00 | 110.00 | 0.00 | 550.00 |
| 1006 | 06/01/80 | 100.00 | 10.00 | 110.00 | 0.00 | 660.00 |
| 1007 | 07/01/80 | 100.00 | 10.00 | 110.00 | 0.00 | 770.00 |
| 1008 | 08/01/80 | 100.00 | 10.00 | 110.00 | 0.00 | 880.00 |
| 1009 | 09/01/80 | 100.00 | 10.00 | 110.00 | 0.00 | 990.00 |
| 1010 | 10/01/80 | 100.00 | 10.00 | 110.00 | 0.00 | 1100.00 |
| 1011 | 11/01/80 | 100.00 | 10.00 | 110.00 | 0.00 | 1210.00 |
| 1012 | 12/01/80 | 100.00 | 10.00 | 110.00 | 0.00 | 1320.00 |
| 1013 | 01/01/81 | 100.00 | 10.00 | 110.00 | 0.00 | 1430.00 |
| 1014 | 02/01/81 | 100.00 | 10.00 | 110.00 | 0.00 | 1540.00 |
| 1015 | 03/01/81 | 100.00 | 10.00 | 110.00 | 0.00 | 1650.00 |
| 1016 | 04/01/81 | 100.00 | 10.00 | 110.00 | 0.00 | 1760.00 |
| 1017 | 05/01/81 | 100.00 | 10.00 | 110.00 | 0.00 | 1870.00 |
| 1018 | 06/01/81 | 100.00 | 10.00 | 110.00 | 0.00 | 1980.00 |
| 1019 | 07/01/81 | 100.00 | 10.00 | 110.00 | 0.00 | 2090.00 |
| 1020 | 08/01/81 | 100.00 | 10.00 | 110.00 | 0.00 | 2200.00 |
| 1021 | 09/01/81 | 100.00 | 10.00 | 110.00 | 0.00 | 2310.00 |
| 1022 | 10/01/81 | 100.00 | 10.00 | 110.00 | 0.00 | 2420.00 |
| 1023 | 11/01/81 | 100.00 | 10.00 | 110.00 | 0.00 | 2530.00 |
| 1024 | 12/01/81 | 100.00 | 10.00 | 110.00 | 0.00 | 2640.00 |
| 1025 | 01/01/82 | 100.00 | 10.00 | 110.00 | 0.00 | 2750.00 |
| 1026 | 02/01/82 | 100.00 | 10.00 | 110.00 | 0.00 | 2860.00 |
| 1027 | 03/01/82 | 100.00 | 10.00 | 110.00 | 0.00 | 2970.00 |
| 1028 | 04/01/82 | 100.00 | 10.00 | 110.00 | 0.00 | 3080.00 |
| 1029 | 05/01/82 | 100.00 | 10.00 | 110.00 | 0.00 | 3190.00 |
| 1030 | 06/01/82 | 100.00 | 10.00 | 110.00 | 0.00 | 3300.00 |
| 1031 | 07/01/82 | 100.00 | 10.00 | 110.00 | 0.00 | 3410.00 |
| 1032 | 08/01/82 | 100.00 | 10.00 | 110.00 | 0.00 | 3520.00 |
| 1033 | 09/01/82 | 100.00 | 10.00 | 110.00 | 0.00 | 3630.00 |
| 1034 | 10/01/82 | 100.00 | 10.00 | 110.00 | 0.00 | 3740.00 |
| 1035 | 11/01/82 | 100.00 | 10.00 | 110.00 | 0.00 | 3850.00 |
| 1036 | 12/01/82 | 100.00 | 10.00 | 110.00 | 0.00 | 3960.00 |
| 1037 | 01/01/83 | 100.00 | 10.00 | 110.00 | 0.00 | 4070.00 |
| 1038 | 02/01/83 | 100.00 | 10.00 | 110.00 | 0.00 | 4180.00 |
| 1039 | 03/01/83 | 100.00 | 10.00 | 110.00 | 0.00 | 4290.00 |
| 1040 | 04/01/83 | 100.00 | 10.00 | 110.00 | 0.00 | 4400.00 |
| 1041 | 05/01/83 | 100.00 | 10.00 | 110.00 | 0.00 | 4510.00 |
| 1042 | 06/01/83 | 100.00 | 10.00 | 110.00 | 0.00 | 4620.00 |
| 1043 | 07/01/83 | 100.00 | 10.00 | 110.00 | 0.00 | 4730.00 |
| 1044 | 08/01/83 | 100.00 | 10.00 | 110.00 | 0.00 | 4840.00 |
| 1045 | 09/01/83 | 100.00 | 10.00 | 110.00 | 0.00 | 4950.00 |
| 1046 | 10/01/83 | 100.00 | 10.00 | 110.00 | 0.00 | 5060.00 |
| 1047 | 11/01/83 | 100.00 | 10.00 | 110.00 | 0.00 | 5170.00 |
| 1048 | 12/01/83 | 100.00 | 10.00 | 110.00 | 0.00 | 5280.00 |
| 1049 | 01/01/84 | 100.00 | 10.00 | 110.00 | 0.00 | 5390.00 |
| 1050 | 02/01/84 | 100.00 | 10.00 | 110.00 | 0.00 | 5500.00 |
| 1051 | 03/01/84 | 100.00 | 10.00 | 110.00 | 0.00 | 5610.00 |
| 1052 | 04/01/84 | 100.00 | 10.00 | 110.00 | 0.00 | 5720.00 |
| 1053 | 05/01/84 | 100.00 | 10.00 | 110.00 | 0.00 | 5830.00 |
| 1054 | 06/01/84 | 100.00 | 10.00 | 110.00 | 0.00 | 5940.00 |
| 1055 | 07/01/84 | 100.00 | 10.00 | 110.00 | 0.00 | 6050.00 |
| 1056 | 08/01/84 | 100.00 | 10.00 | 110.00 | 0.00 | 6160.00 |
| 1057 | 09/01/84 | 100.00 | 10.00 | 110.00 | 0.00 | 6270.00 |
| 1058 | 10/01/84 | 100.00 | 10.00 | 110.00 | 0.00 | 6380.00 |
| 1059 | 11/01/84 | 100.00 | 10.00 | 110.00 | 0.00 | 6490.00 |
| 1060 | 12/01/84 | 100.00 | 10.00 | 110.00 | 0.00 | 6600.00 |
| 1061 | 01/01/85 | 100.00 | 10.00 | 110.00 | 0.00 | 6710.00 |
| 1062 | 02/01/85 | 100.00 | 10.00 | 110.00 | 0.00 | 6820.00 |
| 1063 | 03/01/85 | 100.00 | 10.00 | 110.00 | 0.00 | 6930.00 |
| 1064 | 04/01/85 | 100.00 | 10.00 | 110.00 | 0.00 | 7040.00 |
| 1065 | 05/01/85 | 100.00 | 10.00 | 110.00 | 0.00 | 7150.00 |
| 1066 | 06/01/85 | 100.00 | 10.00 | 110.00 | 0.00 | 7260.00 |
| 1067 | 07/01/85 | 100.00 | 10.00 | 110.00 | 0.00 | 7370.00 |
| 1068 | 08/01/85 | 100.00 | 10.00 | 110.00 | 0.00 | 7480.00 |
| 1069 | 09/01/85 | 100.00 | 10.00 | 110.00 | 0.00 | 7590.00 |
| 1070 | 10/01/85 | 100.00 | 10.00 | 110.00 | 0.00 | 7700.00 |
| 1071 | 11/01/85 | 100.00 | 10.00 | 110.00 | 0.00 | 7810.00 |
| 1072 | 12/01/85 | 100.00 | 10.00 | 110.00 | 0.00 | 7920.00 |
| 1073 | 01/01/86 | 100.00 | 10.00 | 110.00 | 0.00 | 8030.00 |
| 1074 | 02/01/86 | 100.00 | 10.00 | 110.00 | 0.00 | 8140.00 |
| 1075 | 03/01/86 | 100.00 | 10.00 | 110.00 | 0.00 | 8250.00 |
| 1076 | 04/01/86 | 100.00 | 10.00 | 110.00 | 0.00 | 8360.00 |
| 1077 | 05/01/86 | 100.00 | 10.00 | 110.00 | 0.00 | 8470.00 |
| 1078 | 06/01/86 | 100.00 | 10.00 | 110.00 | 0.00 | 8580.00 |
| 1079 | 07/01/86 | 100.00 | 10.00 | 110.00 | 0.00 | 8690.00 |
| 1080 | 08/01/86 | 100.00 | 10.00 | 110.00 | 0.00 | 8800.00 |
| 1081 | 09/01/86 | 100.00 | 10.00 | 110.00 | 0.00 | 8910.00 |
| 1082 | 10/01/86 | 100.00 | 10.00 | 110.00 | 0.00 | 9020.00 |
| 1083 | 11/01/86 | 100.00 | 10.00 | 110.00 | 0.00 | 9130.00 |
| 1084 | 12/01/86 | 100.00 | 10.00 | 110.00 | 0.00 | 9240.00 |
| 1085 | 01/01/87 | 100.00 | 10.00 | 110.00 | 0.00 | 9350.00 |
| 1086 | 02/01/87 | 100.00 | 10.00 | 110.00 | 0.00 | 9460.00 |
| 1087 | 03/01/87 | 100.00 | 10.00 | 110.00 | 0.00 | 9570.00 |
| 1088 | 04/01/87 | 100.00 | 10.00 | 110.00 | 0.00 | 9680.00 |
| 1089 | 05/01/87 | 100.00 | 10.00 | 110.00 | 0.00 | 9790.00 |
| 1090 | 06/01/87 | 100.00 | 10.00 | 110.00 | 0.00 | 9900.00 |
| 1091 | 07/01/87 | 100.00 | 10.00 | 110.00 | 0.00 | 10010.00 |
| 1092 | 08/01/87 | 100.00 | 10.00 | 110.00 | 0.00 | 10120.00 |
| 1093 | 09/01/87 | 100.00 | 10.00 | 110.00 | 0.00 | 10230.00 |
| 1094 | 10/01/87 | 100.00 | 10.00 | 110.00 | 0.00 | 10340.00 |
| 1095 | 11/01/87 | 100.00 | 10.00 | 110.00 | 0.00 | 10450.00 |
| 1096 | 12/01/87 | 100.00 | 10.00 | 110.00 | 0.00 | 10560.00 |
| 1097 | 01/01/88 | 100.00 | 10.00 | 110.00 | 0.00 | 10670.00 |
| 1098 | 02/01/88 | 100.00 | 10.00 | 110.00 | 0.00 | 10780.00 |
| 1099 | 03/01/88 | 100.00 | 10.00 | 110.00 | 0.00 | 10890.00 |
| 1100 | 04/01/88 | 100.00 | 10.00 | 110.00 | 0.00 | 11000.00 |

MINI ACCOUNTS RECEIVABLE

The VisiCalc model used here organizes and reports a small accounts receivable. For each invoice, you must enter the invoice number, the date, the sales amount, and freight charges. Tax is also included in the total amount due; it is calculated from a single tax rate. Aging is reported in days and calculated from the invoice date.

The model is broken into four sections: Aged Trial Balance, Invoice Calculation, Day Table, and Customer Calculations. The Aged Trial Balance will report the status of a customer's invoice based on input in other working areas of the model. Total accounts receivable is reported at the end of the Aged Trial Balance. The remaining three report sections are work and calculation areas.

Enter your invoice data in the Invoice Calculation area. The invoice date must be entered in the *mmddyy* (month, day, year) format. The Invoice Calculation area also contains aging formulas, which you will use for the life of the invoice. When you have entered all new invoices in this area, you can move them into customer groups in the Aged Trial Balance and Customer Calculations areas. Notice that the Customer Calculations area includes the last five columns of the Invoice Calculation report. (This

part of the report is not normally found in a Trial Balance report.) As any invoice is paid, you merely delete it from the customer Trial Balance.

As lines are moved from the Invoice Calculation area, it decreases in size. When there is only one line left, you can insert a number of lines and replicate the formulas throughout the blank lines. This will save you from having to replicate formulas with each invoice you enter.

Aging is performed by comparing the invoice date with Today's Date. It's important that you enter the current date whenever you enter new invoices or print a Trial Balance report. Today's date must also be entered in the *mmddyy* format. To calculate aging, the Day Table is used to compare month, day, and year figures in the two dates. Aging is reported in days in the final column of the Trial Balance report.

Each customer's total accounts receivable is repeated in the final column of the Customer Calculations area; this enables a total accounts receivable to be calculated by @SUMming that final column.

PRINT A20...G50, Aged Trial Balance
A1...L19, Invoice Calculation
Q14...AD19, Day Table
H24...N47, Customer Calculations

Listing

```
>A 4:"INVOICE #
>A 5:/FI1105
>A 6:/FI1117
>A 7:/FI1125
>A 8:/FI1127
>A 9:/FI1140
>A10:/FI
>A11:/FI
>A12:/FI
>A13:/FI
>A14:/--
>A15:/--
>A16:"TODAY'S
>A19:/--
>A22:"CUSTOMER
>A24:"INVOICE #
>A25:/FI123
```

```
>A26:/FI456
>A27:/FI666
>A28:/--
>A31:"CUSTOMER
>A33:"INVOICE #
>A34:/FI757
>A35:/FI915
>A36:/FI1088
>A37:/--
>A40:"CUSTOMER
>A42:"INVOICE #
>A43:/FI901
>A44:/FI1071
>A45:/FI1090
>A46:/--
>A50:"TOTAL A/R
```


Model Run

AGED TRIAL BALANCE MM/DD/YY

CUSTOMER NAME

| INVOICE # | INV DATE | SALE AMT | TAX | FREIGHT | TOTL DUE | AGING |
|-----------|----------|----------|-------|---------|----------|-------|
| 123 | 70781 | 100.00 | 7.00 | 8.00 | 115.00 | 164 |
| 456 | 80181 | 200.00 | 14.00 | 7.55 | 221.55 | 139 |
| 666 | 90281 | 250.00 | 17.50 | 9.85 | 277.35 | 107 |
| | | 550.00 | 38.50 | 25.40 | 613.90 | |

CUSTOMER NAME

| INVOICE # | INV DATE | SALE AMT | TAX | FREIGHT | TOTL DUE | AGING |
|-----------|----------|----------|-------|---------|----------|-------|
| 757 | 90881 | 150.00 | 10.50 | 15.00 | 175.50 | 101 |
| 915 | 101481 | 325.67 | 22.80 | 23.45 | 371.92 | 65 |
| 1088 | 101881 | 105.00 | 7.35 | 1.98 | 114.33 | 61 |
| | | 580.67 | 40.65 | 40.43 | 661.75 | |

CUSTOMER NAME

| INVOICE # | INV DATE | SALE AMT | TAX | FREIGHT | TOTL DUE | AGING |
|-----------|----------|----------|-------|---------|----------|-------|
| 901 | 101181 | 650.00 | 45.50 | 55.75 | 751.25 | 68 |
| 1071 | 101581 | 455.00 | 31.85 | 12.45 | 499.30 | 64 |
| 1090 | 102181 | 110.00 | 7.70 | 2.35 | 120.05 | 58 |
| | | 1215.00 | 85.05 | 70.55 | 1370.60 | |

TOTAL A/R 2646.25

Aged Trial Balance

MINI A/R

(INVOICE CALCULATION AREA)

| INVOICE # | INV DATE | SALE AMT | TAX | FREIGHT | TOTL DUE | AGING | MO CODE | DAY CODE | YEAR CD | DY YR | DYS | PR YR |
|-----------|----------|----------|-------|---------|----------|-------|---------|----------|---------|-------|-----|-------|
| 1105 | 113081 | 120.00 | 8.40 | 5.55 | 133.95 | 18 | 11 | 30 | 81 | 334 | 0 | |
| 1117 | 120181 | 135.00 | 9.45 | 17.00 | 161.45 | 17 | 12 | 1 | 81 | 335 | 0 | |
| 1125 | 120781 | 180.00 | 12.60 | 8.97 | 201.57 | 11 | 12 | 7 | 81 | 341 | 0 | |
| 1127 | 120781 | 176.55 | 12.36 | 2.35 | 191.26 | 11 | 12 | 7 | 81 | 341 | 0 | |
| 1140 | 120881 | 180.00 | 12.60 | 4.55 | 197.15 | 10 | 12 | 8 | 81 | 342 | 0 | |
| | | | 0.00 | | 0.00 | NA | 0 | 0 | 0 | NA | 730 | |
| | | | 0.00 | | 0.00 | NA | 0 | 0 | 0 | NA | 730 | |
| | | | 0.00 | | 0.00 | NA | 0 | 0 | 0 | NA | 730 | |
| | | | 0.00 | | 0.00 | NA | 0 | 0 | 0 | NA | 730 | |

TODAY'S DATE: 121881 MONTH CD: 12 DAY #: 352 CURR SALES TAX % = .07
 DAY : 18
 YEAR : 81

Invoice Calculation

| DAYS | 0 | 31 | 28 | 31 | 30 | 31 | 30 | 31 | 31 | 30 | 31 | 30 | 31 |
|----------|---|-----|-----|----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| MO | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| YTD DAYS | 0 | 31 | 59 | 90 | 120 | 151 | 181 | 212 | 243 | 273 | 304 | 334 | 365 |
| LEAP YR? | 0 | | | | | | | | | | | | |
| YEARS: | 0 | 1 | 2 | | | | | | | | | | |
| | 0 | 365 | 730 | | | | | | | | | | |

Day Table

| MO CODE | DAY CODE | YEAR CD | DAY OF THE YR | DAYS PRV YR | |
|---------|----------|---------|---------------|-------------|--|
| 7 | 7 | 81 | 188 | 0 | |
| 8 | 1 | 81 | 213 | 0 | |
| 9 | 2 | 81 | 245 | 0 | |
| ----- | | | | | |
| 9 | 8 | 81 | 251 | 0 | |
| 10 | 14 | 81 | 287 | 0 | |
| 10 | 18 | 81 | 291 | 0 | |
| ----- | | | | | |
| 10 | 11 | 81 | 284 | 0 | |
| 10 | 15 | 81 | 288 | 0 | |
| 10 | 21 | 81 | 294 | 0 | |
| ----- | | | | | |

CUST A/R

613.90

661.75

1370.60

Customer Calculations

>B 4:/FR"INV DATE

>B 5:/FI113081

>B 6:/FI120181

>B 7:/FI120781

>B 8:/FI120781

>B 9:/FI120881

>B10:/FI

>B11:/FI

>B12:/FI

>B13:/FI

>B14:/--

>B15:/--

>B16:"DATE:

>B19:/--

>B22:"NAME

>B24:/FR"INV DATE

>B25:/FI70781

>B26:/FI80181

>B27:/FI90281

>B28:/--

>B31:"NAME

>B33:/FR"INV DATE

>B34:/FI90881

>B35:/FI101481

>B36:/FI101881

>B37:/--

>B40:"NAME

>B42:/FR"INV DATE

>B43:/FI101181

>B44:/FI101581

>B45:/FI102181

>B46:/--

>B50:@SUM(N29...N47)

>C 1:"MINI A/R

>C 3:"(INVOICE

>C 4:/FR"SALE AMT

>C 5:120

>C 6:135

>C 7:180

Mini Accounts Receivable

```

>C 8:176.55
>C 9:180
>C14:/--
>C15:/--
>C16:/FL121881
>C19:/--
>C24:/FR"SALE AMT
>C25:100
>C26:200
>C27:250
>C28:/--
>C29:@SUM(C25...C28)
>C33:/FR"SALE AMT
>C34:150
>C35:325.67
>C36:105
>C37:/--
>C38:@SUM(C34...C37)
>C42:/FR"SALE AMT
>C43:650
>C44:455
>C45:110
>C46:/--
>C47:@SUM(C43...C46)

>D 3:"CALCULATI
>D 4:/FR"TAX
>D 5:+C5*J16
>D 6:+C6*J16
>D 7:+C7*J16
>D 8:+C8*J16
>D 9:+C9*J16
>D10:+C10*J16
>D11:+C11*J16
>D12:+C12*J16
>D13:+C13*J16
>D14:/--
>D15:/--
>D16:"MONTH CD:
>D17:"DAY      :
>D18:"YEAR     :
>D19:/--
>D20:"AGED TRIA
>D24:/FR"TAX
>D25:+C25*J16
>D26:+C26*J16
>D27:+C27*J16
>D28:/--
>D29:@SUM(D25...D28)
>D33:/FR"TAX
>D34:+C34*J16
>D35:+C35*J16
>D36:+C36*J16
>D37:/--
>D38:@SUM(D34...D37)
>D42:/FR"TAX
>D43:+C43*J16
>D44:+C44*J16
>D45:+C45*J16
>D46:/--
>D47:@SUM(D43...D46)

>E 3:"ON AREA)
>E 4:/FR"FREIGHT
>E 5:5.55
>E 6:17
>E 7:8.97
>E 8:2.35
>E 9:4.55
>E14:/--
>E15:/--
>E16:/FL@INT(C16*.0001)
>E17:/FL@INT(C16*.01)-(E16*100)
>E18:/FL+C16-((E16*10000)+(E17*100))
>E19:/--
>E20:"L BALANCE
>E24:/FR"FREIGHT
>E25:8
>E26:7.55
>E27:9.85
>E28:/--
>E29:@SUM(E25...E28)
>E33:/FR"FREIGHT
>E34:15
>E35:23.45
>E36:1.98
>E37:/--
>E38:@SUM(E34...E37)
>E42:/FR"FREIGHT
>E43:55.75
>E44:12.45
>E45:2.35
>E46:/--
>E47:@SUM(E43...E46)

>F 4:/FR"TOTL DUE
>F 5:@SUM(C5...E5)
>F 6:@SUM(C6...E6)
>F 7:@SUM(C7...E7)
>F 8:@SUM(C8...E8)
>F 9:@SUM(C9...E9)
>F10:@SUM(C10...E10)
>F11:@SUM(C11...E11)
>F12:@SUM(C12...E12)
>F13:@SUM(C13...E13)
>F14:/--
>F15:/--
>F16:"DAY #:
>F19:/--
>F20:/FR"MM/DD/YY
>F24:/FR"TOTL DUE
>F25:@SUM(C25...E25)
>F26:@SUM(C26...E26)
>F27:@SUM(C27...E27)
>F28:/--
>F29:@SUM(F25...F28)
>F33:/FR"TOTL DUE
>F34:@SUM(C34...E34)
>F35:@SUM(C35...E35)
>F36:@SUM(C36...E36)
>F37:/--
>F38:@SUM(F34...F37)
>F42:/FR"TOTL DUE

```

```

>F43:=SUM(C43...E43)
>F44:=SUM(C44...E44)
>F45:=SUM(C45...E45)
>F46: /--
>F47:=SUM(F43...F46)

>G 4: /FR"AGING
>G 5: /FI (G16-K5)+L5
>G 6: /FI (G16-K6)+L6
>G 7: /FI (G16-K7)+L7
>G 8: /FI (G16-K8)+L8
>G 9: /FI (G16-K9)+L9
>G10: /FI (G16-K10)+L10
>G11: /FI (G16-K11)+L11
>G12: /FI (G16-K12)+L12
>G13: /FI (G16-K13)+L13
>G14: /--
>G15: /--
>G16: /FL@LOOKUP (E16-1,R15...AD15)+E17
>G19: /--
>G24: /FR"AGING
>G25: /FI (G16-K25)+L25
>G26: /FI (G16-K26)+L26
>G27: /FI (G16-K27)+L27
>G28: /--
>G33: /FR"AGING
>G34: /FI (G16-K34)+L34
>G35: /FI (G16-K35)+L35
>G36: /FI (G16-K36)+L36
>G37: /--
>G42: /FR"AGING
>G43: /FI (G16-K43)+L43
>G44: /FI (G16-K44)+L44
>G45: /FI (G16-K45)+L45
>G46: /--

>H 4: /FR"MO CODE
>H 5: /FI@INT (B5*.0001)
>H 6: /FI@INT (B6*.0001)
>H 7: /FI@INT (B7*.0001)
>H 8: /FI@INT (B8*.0001)
>H 9: /FI@INT (B9*.0001)
>H10: /FI@INT (B10*.0001)
>H11: /FI@INT (B11*.0001)
>H12: /FI@INT (B12*.0001)
>H13: /FI@INT (B13*.0001)
>H14: /--
>H15: /--
>H16: "CURR SALE
>H19: /--
>H24: /FR"MO CODE
>H25: /FI@INT (B25*.0001)
>H26: /FI@INT (B26*.0001)
>H27: /FI@INT (B27*.0001)
>H28: /--
>H33: /FR"MO CODE
>H34: /FI@INT (B34*.0001)
>H35: /FI@INT (B35*.0001)
>H36: /FI@INT (B36*.0001)
>H37: /--
>H42: /FR"MO CODE
>H43: /FI@INT (B43*.0001)
>H44: /FI@INT (B44*.0001)
>H45: /FI@INT (B45*.0001)
>H46: /--

>I 4: /FR"DAY CODE
>I 5: /FI@INT (B5*.01)-(H5*100)
>I 6: /FI@INT (B6*.01)-(H6*100)
>I 7: /FI@INT (B7*.01)-(H7*100)
>I 8: /FI@INT (B8*.01)-(H8*100)
>I 9: /FI@INT (B9*.01)-(H9*100)
>I10: /FI@INT (B10*.01)-(H10*100)
>I11: /FI@INT (B11*.01)-(H11*100)
>I12: /FI@INT (B12*.01)-(H12*100)
>I13: /FI@INT (B13*.01)-(H13*100)
>I14: /--
>I15: /--
>I16: "S TAX % =
>I19: /--
>I24: /FR"DAY CODE
>I25: /FI@INT (B25*.01)-(H25*100)
>I26: /FI@INT (B26*.01)-(H26*100)
>I27: /FI@INT (B27*.01)-(H27*100)
>I28: /--
>I33: /FR"DAY CODE
>I34: /FI@INT (B34*.01)-(H34*100)
>I35: /FI@INT (B35*.01)-(H35*100)
>I36: /FI@INT (B36*.01)-(H36*100)
>I37: /--
>I42: /FR"DAY CODE
>I43: /FI@INT (B43*.01)-(H43*100)
>I44: /FI@INT (B44*.01)-(H44*100)
>I45: /FI@INT (B45*.01)-(H45*100)
>I46: /--

>J 4: /FR"YEAR CD
>J 5: /FI+B5-((H5*10000)+(I5*100))
>J 6: /FI+B6-((H6*10000)+(I6*100))
>J 7: /FI+B7-((H7*10000)+(I7*100))
>J 8: /FI+B8-((H8*10000)+(I8*100))
>J 9: /FI+B9-((H9*10000)+(I9*100))
>J10: /FI+B10-((H10*10000)+(I10*100))
>J11: /FI+B11-((H11*10000)+(I11*100))
>J12: /FI+B12-((H12*10000)+(I12*100))
>J13: /FI+B13-((H13*10000)+(I13*100))
>J14: /--
>J15: /--
>J16: /FL.07
>J19: /--
>J24: /FR"YEAR CD
>J25: /FI+B25-((H25*10000)+(I25*100))
>J26: /FI+B26-((H26*10000)+(I26*100))
>J27: /FI+B27-((H27*10000)+(I27*100))
>J28: /--
>J33: /FR"YEAR CD
>J34: /FI+B34-((H34*10000)+(I34*100))
>J35: /FI+B35-((H35*10000)+(I35*100))
>J36: /FI+B36-((H36*10000)+(I36*100))
>J37: /--
>J42: /FR"YEAR CD
>J43: /FI+B43-((H43*10000)+(I43*100))
>J44: /FI+B44-((H44*10000)+(I44*100))
>J45: /FI+B45-((H45*10000)+(I45*100))

```

Mini Accounts Receivable

>J46: /---

>K 4: /FR"DY YR

>K 5: /FI@LOOKUP (H5-1, R15...AD15)+I5

>K 6: /FI@LOOKUP (H6-1, R15...AD15)+I6

>K 7: /FI@LOOKUP (H7-1, R15...AD15)+I7

>K 8: /FI@LOOKUP (H8-1, R15...AD15)+I8

>K 9: /FI@LOOKUP (H9-1, R15...AD15)+I9

>K10: /FI@LOOKUP (H10-1, R15...AD15)+I10

>K11: /FI@LOOKUP (H11-1, R15...AD15)+I11

>K12: /FI@LOOKUP (H12-1, R15...AD15)+I12

>K13: /FI@LOOKUP (H13-1, R15...AD15)+I13

>K14: /--

>K15: /--

>K19: /--

>K23: /FR"DAY OF

>K24: /FR"THE YR

>K25: /FI@LOOKUP (H25-1, R15...AD15)+I25

>K26: /FI@LOOKUP (H26-1, R15...AD15)+I26

>K27: /FI@LOOKUP (H27-1, R15...AD15)+I27

>K28: /--

>K32: /FR"DAY OF

>K33: /FR"THE YR

>K34: /FI@LOOKUP (H34-1, R15...AD15)+I34

>K35: /FI@LOOKUP (H35-1, R15...AD15)+I35

>K36: /FI@LOOKUP (H36-1, R15...AD15)+I36

>K37: /--

>K41: /FR"DAY OF

>K42: /FR"THE YR

>K43: /FI@LOOKUP (H43-1, R15...AD15)+I43

>K44: /FI@LOOKUP (H44-1, R15...AD15)+I44

>K45: /FI@LOOKUP (H45-1, R15...AD15)+I45

>K46: /--

>L 4: "DYS PR YR

>L 5: /FI@LOOKUP (E18-J5, R18...T18)

>L 6: /FI@LOOKUP (E18-J6, R18...T18)

>L 7: /FI@LOOKUP (E18-J7, R18...T18)

>L 8: /FI@LOOKUP (E18-J8, R18...T18)

>L 9: /FI@LOOKUP (E18-J9, R18...T18)

>L10: /FI@LOOKUP (E18-J10, R18...T18)

>L11: /FI@LOOKUP (E18-J11, R18...T18)

>L12: /FI@LOOKUP (E18-J12, R18...T18)

>L13: /FI@LOOKUP (E18-J13, R18...T18)

>L14: /--

>L15: /--

>L19: /--

>L23: /FR"DAYS

>L24: /FR"PRV YR

>L25: /FI@LOOKUP (E18-J25, R18...T18)

>L26: /FI@LOOKUP (E18-J26, R18...T18)

>L27: /FI@LOOKUP (E18-J27, R18...T18)

>L28: /--

>L32: /FR"DAYS

>L33: /FR"PRV YR

>L34: /FI@LOOKUP (E18-J34, R18...T18)

>L35: /FI@LOOKUP (E18-J35, R18...T18)

>L36: /FI@LOOKUP (E18-J36, R18...T18)

>L37: /--

>L41: /FR"DAYS

>L42: /FR"PRV YR

>L43: /FI@LOOKUP (E18-J43, R18...T18)

>L44: /FI@LOOKUP (E18-J44, R18...T18)

>L45: /FI@LOOKUP (E18-J45, R18...T18)

>L46: /--

>M17: /FL

>M27: /FR

>N15: /FL

>N25: /FL

>N27: "CUST A/R

>N29: 1*F29

>N38: 1*F38

>N47: 1*F47

>O25: /FL

>P15: /FL

>P25: /FL

>Q14: "DAYS

>Q15: "MO

>Q16: "YTD DAYS

>Q17: "LEAP YR?

>Q18: "YEARS:

>R14: /FIO

>R15: /FIO

>R16: /FIO

>R17: /FIO

>R18: /FIO

>R19: /FIO

>R21: /FI

>S14: /FI31

>S15: /FI1+R15

>S16: /FI+R16+S14

>S18: /FI1

>S19: /FI365

>T14: /FI28

>T15: /FI1+S15

>T16: /FI+S16+T14

>T18: /FI2

>T19: /FI2*S19

>U 1: "<DAYS OF

>U14: /FI31

>U15: /FI1+T15

>U16: /FI+T16+U14

>V 1: "THE YEAR

>V14: /FI30

>V15: /FI1+U15

>V16: /FI+U16+V14

>W 1: "TABLE>

>W14: /FI31

>W15: /FI1+V15

>W16: /FI+V16+W14

>X14: /FI30

>X15: /FI1+W15

>X16:/FI+W16+X14

>Y14:/FI31

>Y15:/FI1+X15

>Y16:/FI+X16+Y14

>Z14:/FI31

>Z15:/FI1+Y15

>Z16:/FI+Y16+Z14

>AA14:/FI30

>AA15:/FI1+Z15

>AA16:/FI+Z16+AA14

>AB14:/FI31

>AB15:/FI1+AA15

>AB16:/FI+AA16+AB14

>AC14:/FI30

>AC15:/FI1+AB15

>AC16:/FI+AB16+AC14

>AD14:/FI31

>AD15:/FI1+AC15

>AD16:/FI+AC16+AD14

/GC9

/GF#

/GOC

/GRM

/W1

BUSINESS START-UP WORKSHEET

Any new business requires start-up capital. This worksheet can be used to estimate how much you spend to establish a new business.

There are two parts to the model: recurring monthly expenses and initial costs. To compute recurring monthly expenses, your estimated monthly cost for each item is multiplied by the number of months for start-up (two in this

model). Initial costs are added to this sum to produce a grand total.

In this model, you can add or delete different start-up items, or change the number of start-up months, thereby creating "what if" situations to help you analyze where to place your capital.

PRINT A1...E33

Model Run

BUSINESS START-UP WORKSHEET

NUMBER OF MONTHS
FOR START-UP =

2

| DESCRIPTION OF ITEM | MONTHLY TOTAL \$ ESTIMATE NEEDED | |
|------------------------|-------------------------------------|---------|
| SALARY FOR SELF | 1500.00 | 3000.00 |
| CLERICAL SALARIES | 2700.00 | 5400.00 |
| RENT | 2050.00 | 4100.00 |
| SUPPLIES | 500.00 | 1000.00 |
| PHONE | 150.00 | 300.00 |
| UTILITIES | 95.00 | 190.00 |
| SERVICES | 50.00 | 100.00 |
| MISC EXPENSES | 200.00 | 400.00 |

TOTAL 14490.00

ONE-TIME COST ESTIMATES

| | |
|---------------------|---------|
| STORE FIXTURES | 500.00 |
| EQUIPMENT | 750.00 |
| REDECORATING | 1500.00 |
| BEGINNING INVENTORY | 3500.00 |
| LICENSE/PERMIT | 1200.00 |
| CASH ON HAND | 2500.00 |
| MISC DEPOSITS | 1000.00 |

TOTAL 10950.00

GRAND TOTAL 25440.00

Listing

```
>A 3:"NUMBER OF
>A 4:"FOR START
>A 5: /---
>A 7:"DESCRIPTI
>A 8:"OF ITEM
>A10:"SALARY FO
>A11:"CLERICAL
>A12:"RENT
>A13:"SUPPLIES
>A14:"PHONE
>A15:"UTILITIES
>A16:"SERVICES
>A17:"MISC EXPE
>A21:" ONE-TIM
>A23:"STORE FIX
>A24:"EQUIPMENT
>A25:"REDECORAT
>A26:"BEGINNING
>A27:"LICENSE/P
>A28:"CASH ON H
>A29:"MISC DEPO
```

```
>B 3:" MONTHS
>B 4:"--UP =
>B 5: /---
>B 7:"ON
>B10:"R SELF
>B11:"SALARIES
>B17:"NSES
>B21:"E COST ES
>B23:"TURES
>B25:"ING
>B26:" INVENTOR
>B27:"ERMIT
>B28:"AND
```

```

>B29:"SITS
>B33:/FR"GRA

>C 1:"BUSINESS
>C 4:/FL2
>C 5:/--
>C 7:"MONTHLY
>C 8:"ESTIMATE
>C10:1500
>C11:2700
>C12:2050
>C13:500
>C14:150
>C15:95
>C16:50
>C17:200
>C19:/FR"TOTAL
>C21:"TIMATES
>C26:"Y
>C31:/FR"TOTAL
>C33:/FR"ND TOTAL

```

```

>D 1:"START-UP
>D 5:/--
>D 7:"TOTAL $
>D 8:"NEEDED
>D10:+C10*C4
>D11:+C11*C4

```

```

>D12:+C12*C4
>D13:+C13*C4
>D14:+C14*C4
>D15:+C15*C4
>D16:+C16*C4
>D17:+C17*C4
>D18:/--
>D19:@SUM(D10...D17)
>D21:"
>D23:500
>D24:750
>D25:1500
>D26:3500
>D27:1200
>D28:2500
>D29:1000
>D30:/--
>D31:@SUM(D23...D29)
>D33:D19+D31

```

```

>E 1:"WORKSHEET
>E 5:/--

```

```

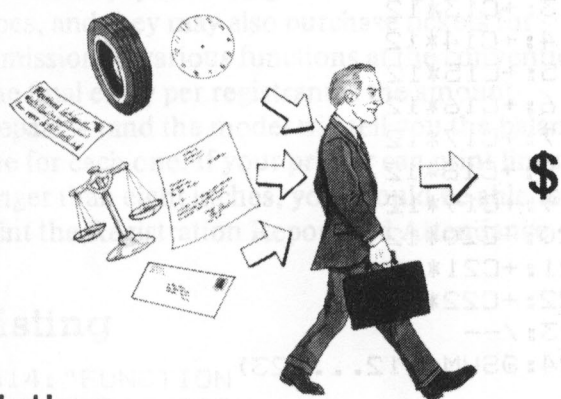
/BC9
/GF$
/GOC
/GRA
/W1

```

| BUSINESS START-UP WORKSHEET | | NUMBER OF MONTHS FOR START-UP = | |
|-----------------------------|----------------------------|------------------------------------|--|
| DESCRIPTION OF ITEM | MONTHLY ESTIMATE NEEDED | TOTAL \$ | |
| SALARY FOR SELF | 2000.00 | 2000.00 | |
| CLERICAL SALARIES | 2400.00 | 2400.00 | |
| RENT | 4100.00 | 4100.00 | |
| SUPPLIES | 1000.00 | 1000.00 | |
| PHONE | 200.00 | 200.00 | |
| UTILITIES | 190.00 | 190.00 | |
| SERVICES | 100.00 | 100.00 | |
| MISC EXPENSES | 400.00 | 400.00 | |
| | | TOTAL (\$4900.00) | |
| ONE-TIME COST ESTIMATES | | | |
| STORE FIXTURES | 1000.00 | 1000.00 | |
| EQUIPMENT | 1500.00 | 1500.00 | |
| REDECORATING | 1200.00 | 1200.00 | |
| BEGINNING INVENTORY | 2000.00 | 2000.00 | |
| LICENSE/FEE/INIT | 1000.00 | 1000.00 | |
| CASH ON HAND | 1000.00 | 1000.00 | |
| MISC DEPOSITS | 1000.00 | 1000.00 | |
| | | TOTAL (\$10700.00) | |
| | | GRAND TOTAL (\$15600.00) | |

PROFESSIONAL SERVICES FEE ANALYSIS

Using the VisiCalc program to analyze a daily fee is simply a matter of applying a proven formula to a simple matrix. Once your model is set up, the figures can be changed as often as you like with instantaneous results.



This model shows the fee analysis for a consultant who values his worth at \$35,000 a year, has intentions of working 18 days a month, and wants to gain a profit margin of 18%.

All expenses are itemized, then totaled, and divided by the work days to generate a daily overhead amount. By adding in direct labor — daily worth, in effect — and multiplying by the desired profit margin, a daily billing rate is calculated.

To obtain an hourly billing rate this model can be altered to use hours per year or hours per month instead of days per year.

PRINT A1...E31

Listing

```
>A 3:"YEARLY WO
>A 4:"WORK DAYS
>A 5:"WORK DAYS
>A 6:"% PROFIT:
>A10:"EXPENSE
>A11:"CATEGORY
>A12:"OFFICE HE
>A13:"OFFICE RE
>A14:"POSTAGE
>A15:"TELEPHONE
>A16:"CAR
>A17:"HOLIDAYS/
>A18:"SUPPLIES
>A19:"MARKETING
>A20:"LEGAL
>A21:"ACCOUNTIN
>A22:"MISC
>A27:"DAILY OVE
>A28:"DIRECT LA
>A29:"PROFIT:
>A31:"BILLING R

>B 1:"PROFESSIO
>B 3:"RTH :
>B 4:"/MONTH:
>B 5:"/YEAR:
```

```
>B 9:"<OVERHEAD
>B12:"LP
>B13:"NT
>B17:"VACATION
>B21:"G
>B24:/FR"TOTALS:
>B27:"RHEAD:
>B28:"BOR:
>B31:"ATE/DAY:
```

```
>C 1:"NAL SERVI
>C 3:35000
>C 4:/FI18
>C 5:/FI12*C4
>C 6:18
>C 9:">
>C11:/FR"MONTHLY
>C12:1200
>C13:1900
>C14:350
>C15:500
>C16:250
>C17:200
>C18:100
>C19:350
>C20:125
```

Model Run

PROFESSIONAL SERVICES: FEE ANALYSIS

YEARLY WORTH : 35000.00
 WORK DAYS/MONTH: 18
 WORK DAYS/YEAR: 216
 % PROFIT: 18.00

<OVERHEAD>

| EXPENSE CATEGORY | MONTHLY | YEARLY |
|-------------------|---------|----------|
| OFFICE HELP | 1200.00 | 14400.00 |
| OFFICE RENT | 1900.00 | 22800.00 |
| POSTAGE | 350.00 | 4200.00 |
| TELEPHONE | 500.00 | 6000.00 |
| CAR | 250.00 | 3000.00 |
| HOLIDAYS/VACATION | 200.00 | 2400.00 |
| SUPPLIES | 100.00 | 1200.00 |
| MARKETING | 350.00 | 4200.00 |
| LEGAL | 125.00 | 1500.00 |
| ACCOUNTING | 125.00 | 1500.00 |
| MISC | 100.00 | 1200.00 |

TOTALS: 5200.00 62400.00

DAILY OVERHEAD: 288.89
 DIRECT LABOR: 134.10
 PROFIT: 76.14

 BILLING RATE/DAY: 499.13

>C21:125
 >C22:100
 >C23:/--
 >C24:@SUM(C12...C23)
 >C27:/F#+D24/C5
 >C28:/F#+C3/261
 >C29:/F#(C6*(C27+C28))/100
 >C30:/--
 >C31:/F#@SUM(C27...C30)

>D 1:"CES: FEE
 >D11:/FR"YEARLY
 >D12:+C12*12
 >D13:+C13*12
 >D14:+C14*12
 >D15:+C15*12
 >D16:+C16*12
 >D17:+C17*12
 >D18:+C18*12
 >D19:+C19*12
 >D20:+C20*12
 >D21:+C21*12
 >D22:+C22*12
 >D23:/--
 >D24:@SUM(D12...D23)

>E 1:"ANALYSIS

/GC9
 /GF\$
 /GOC
 /GRA
 /W1

CONVENTION SUMMARY

This VisiCalc model summarizes the attendance at a small convention or conference. Attendees' names, entrance fees, and conference bookings are all recorded.

In the sample model, there are three entrance fees tracked by a registration reference number. Attendees pay according to their registration types, and they may also purchase tickets for admission to various functions at the convention. The final entry per registrant is the amount prepaid — and the model will tell you the balance due for each one. If your printer can print lines longer than eight inches, you should be able to print the Registration Report and Attendance

Statement together (PRINT A1...S46), which will put all information for each attendee on one line.

The Calculations for Tickets area multiplies each entry in the Tickets column by the cost per ticket; each row is then added to provide each attendee's amount due for tickets. Each attendee's amount due for registration is found using an @LOOKUP which links the registration fee with the registration code.

PRINT A1...M46, Registration Report
N18...S37, Attendee Statement
T17...AC36, Calculations for Tickets

Listing

```
>A14: "FUNCTION
>A16: "COST/TICK
>A18: "ATTENDEE
>A20: "ADAMS, HE
>A21: "BARRINGTO
>A22: "COLLINS,
>A23: "D'ARLEANE
>A24: "EDWARDS,
>A25: "FARMINGTO
>A26: "HIGGINS,
>A27: "JACOB, I
>A28: "KELLOGG,
>A29: "LOOMIS, G
>A30: "LOOMIS, H
>A31: "MCASHER,
>A32: "NORMANS,
>A33: "OPPENHEIS
>A34: "ROBERTS,
>A35: "STANISLOF
>A36: /---
>A37: "TOTALS
>A40: "TOTAL TIC
>A41: "TOTAL REG
>A46: " BAL
>B16: "ET
>B20: "NRY
>B21: "N, G.E.
>B22: "MARK
>B23: ", STANLEY
```

```
>B24: "ROBERT
>B25: "N, ESTHER
>B26: "THOMAS
>B27: "SSAC
>B28: "CARL
>B29: "EORGE
>B30: "ELEN
>B31: "JOHN
>B32: "FRANKLIN
>B33: "ER, PAUL
>B34: "GARY
>B35: "ICH, IGMAR
>B36: /---
>B37: "ATTENDEES
>B38: "VALUE OF
>B40: "KET VALUE
>B41: "ISTRATION
>B43: "TOTAL DUE
>B45: "PRE-PAID
>B46: "ANCE DUE
>C 8: /FR"TYPE
>C 9: "LIFE MEMB
>C10: "REGULAR M
>C11: "NON-MEMBE
>C18: "REGISTRN
>C19: "CODE
>C20: /FL1
>C21: /FL2
>C22: /FL3
```

Model Run

CONVENTION SUMMARY

REGISTRATION TYPES

| TYPE | REF # | FEE |
|----------------|-------|--------|
| LIFE MEMBER | 1 | 50.00 |
| REGULAR MEMBER | 2 | 75.00 |
| NON-MEMBER | 3 | 100.00 |

| FUNCTION | BREAKFAST DAY ONE | LUNCHEON DAY ONE | DINNER DAY ONE | SEMINAR ONE | SEMINAR TWO | SEMINAR THREE | BR'KFST DAY TWO | LUNCHEON DAY TWO | SEMINAR FOUR | SEMINAR FIVE |
|-------------|----------------------|---------------------|-------------------|----------------|----------------|------------------|--------------------|---------------------|-----------------|-----------------|
| COST/TICKET | 7.50 | 13.50 | 18.00 | 10.00 | 10.00 | 12.50 | 7.50 | 13.50 | 10.00 | 10.00 |

| ATTENDEE | REGISTRN CODE | TICKETS | TICKETS | TICKETS | TICKETS | TICKETS | TICKETS | TICKETS | TICKETS | TICKETS | TICKETS |
|---------------------|------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| ADAMS, HENRY | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| BARRINGTON, G.E. | 2 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| COLLINS, MARK | 3 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| D'ARLEANE, STANLEY | 2 | 1 | 1 | 2 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| EDWARDS, ROBERT | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| FARMINGTON, ESTHER | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| HIGGINS, THOMAS | 2 | 1 | 2 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| JACOBY, ISSAC | 2 | 1 | 1 | 1 | 2 | 1 | 1 | 1 | 1 | 1 | 1 |
| KELLOGG, CARL | 3 | 1 | 1 | 1 | 2 | 1 | 1 | 1 | 1 | 1 | 1 |
| LOOMIS, GEORGE | 3 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| LOOMIS, HELEN | 3 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| MCASHER, JOHN | 1 | 1 | 1 | 1 | 2 | 1 | 1 | 1 | 1 | 1 | 1 |
| NORMANS, FRANKLIN | 1 | 1 | 1 | 1 | 1 | 1 | 2 | 1 | 1 | 1 | 1 |
| OPPENHEISER, PAUL | 2 | 1 | 1 | 1 | 1 | 3 | 1 | 1 | 1 | 1 | 1 |
| ROBERTS, GARY | 3 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| STANISLOFICH, IGMAR | 1 | 1 | 1 | 1 | 1 | 2 | 1 | 1 | 1 | 1 | 1 |

| | | | | | | | | | | | |
|--------|------------------|--------|--------|--------|--------|--------|-------|--------|--------|-------|-------|
| TOTALS | ATTENDEES 16 | 16 | 17 | 17 | 16 | 16 | 7 | 15 | 16 | 8 | 5 |
| | VALUE OF TICKETS | 120.00 | 229.50 | 306.00 | 160.00 | 160.00 | 87.50 | 112.50 | 216.00 | 80.00 | 50.00 |

| | |
|--------------------|---------|
| TOTAL TICKET VALUE | 1521.50 |
| TOTAL REGISTRATION | 1175.00 |

TOTAL DUE 2696.50

PRE-PAID 950.00
BALANCE DUE 1746.50

Registration Report

| DUE FOR TICKETS | DUE FOR REGISTRN | TOTAL DUE | PRE- PAID | BALANCE DUE | |
|--------------------|---------------------|--------------|--------------|----------------|---|
| 102.50 | 50.00 | 152.50 | 50.00 | 102.50 | ! |
| 92.50 | 75.00 | 167.50 | 50.00 | 117.50 | ! |
| 95.00 | 100.00 | 195.00 | 100.00 | 95.00 | ! |
| 108.00 | 75.00 | 183.00 | 50.00 | 133.00 | ! |
| 80.00 | 50.00 | 130.00 | 50.00 | 80.00 | ! |
| 92.50 | 50.00 | 142.50 | 50.00 | 92.50 | ! |
| 93.50 | 75.00 | 168.50 | 50.00 | 118.50 | ! |
| 90.00 | 75.00 | 165.00 | 100.00 | 65.00 | ! |
| 92.50 | 100.00 | 192.50 | 100.00 | 92.50 | ! |
| 90.00 | 100.00 | 190.00 | 50.00 | 140.00 | ! |
| 85.00 | 100.00 | 185.00 | 50.00 | 135.00 | ! |
| 100.00 | 50.00 | 150.00 | 50.00 | 100.00 | ! |
| 100.00 | 50.00 | 150.00 | 50.00 | 100.00 | ! |
| 110.00 | 75.00 | 185.00 | 50.00 | 135.00 | ! |
| 90.00 | 100.00 | 190.00 | 50.00 | 140.00 | ! |
| 100.00 | 50.00 | 150.00 | 50.00 | 100.00 | ! |

1746.50

Attendee Statement

CALCULATIONS FOR TICKETS

| | | | | | | | | | |
|------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| 7.50 | 13.50 | 18.00 | 10.00 | 10.00 | 12.50 | 7.50 | 13.50 | 10.00 | 0.00 |
| 7.50 | 13.50 | 18.00 | 10.00 | 0.00 | 12.50 | 7.50 | 13.50 | 0.00 | 10.00 |
| 7.50 | 13.50 | 18.00 | 10.00 | 10.00 | 12.50 | 0.00 | 13.50 | 0.00 | 10.00 |
| 7.50 | 13.50 | 36.00 | 10.00 | 10.00 | 0.00 | 7.50 | 13.50 | 10.00 | 0.00 |
| 7.50 | 13.50 | 18.00 | 0.00 | 10.00 | 0.00 | 7.50 | 13.50 | 10.00 | 0.00 |
| 7.50 | 13.50 | 18.00 | 10.00 | 0.00 | 12.50 | 7.50 | 13.50 | 10.00 | 0.00 |
| 7.50 | 27.00 | 18.00 | 10.00 | 10.00 | 0.00 | 7.50 | 13.50 | 0.00 | 0.00 |
| 7.50 | 13.50 | 18.00 | 20.00 | 10.00 | 0.00 | 7.50 | 13.50 | 0.00 | 0.00 |
| 7.50 | 13.50 | 18.00 | 0.00 | 20.00 | 12.50 | 7.50 | 13.50 | 0.00 | 0.00 |
| 7.50 | 13.50 | 18.00 | 10.00 | 10.00 | 0.00 | 7.50 | 13.50 | 10.00 | 0.00 |
| 7.50 | 13.50 | 18.00 | 10.00 | 0.00 | 12.50 | 0.00 | 13.50 | 10.00 | 0.00 |
| 7.50 | 13.50 | 18.00 | 20.00 | 10.00 | 0.00 | 7.50 | 13.50 | 10.00 | 0.00 |
| 7.50 | 13.50 | 18.00 | 10.00 | 0.00 | 12.50 | 15.00 | 13.50 | 10.00 | 0.00 |
| 7.50 | 13.50 | 18.00 | 10.00 | 30.00 | 0.00 | 7.50 | 13.50 | 0.00 | 10.00 |
| 7.50 | 13.50 | 18.00 | 10.00 | 10.00 | 0.00 | 7.50 | 13.50 | 0.00 | 10.00 |
| 7.50 | 13.50 | 18.00 | 10.00 | 20.00 | 0.00 | 7.50 | 13.50 | 0.00 | 10.00 |

Calculations for Tickets

>C23:/FL2
>C24:/FL1
>C25:/FL1
>C26:/FL2
>C27:/FL2
>C28:/FL3
>C29:/FL3
>C30:/FL3

>C31:/FL1
>C32:/FL1
>C33:/FL2
>C34:/FL3
>C35:/FL1
>C36:/--
>C37:/FL@COUNT(C20...C36)
>C38:"TICKETS"

>D 1:"CONVENTIO

>D 6:"REGISTRAT

>D 7: /--

>D 9:"ER

>D10:"EMBER

>D11:"R

>D14:"BREAKFAST

>D15:"DAY ONE

>D16:/F\$7.5

>D19:/FR"TICKETS

>D20:1

>D21:1

>D22:1

>D23:1

>D24:1

>D25:1

>D26:1

>D27:1

>D28:1

>D29:1

>D30:1

>D31:1

>D32:1

>D33:1

>D34:1

>D35:1

>D36: /--

>D37:@SUM(D20...D36)

>D38:/F\$+D37*D16

>D40:/F\$@SUM(D38...M38)

>D41:/F\$@SUM(D20...D35)

>D42: /--

>D43:/F\$+D40+D41

>D45:/F\$@SUM(D20...D35)

>D46:/F\$+D43-D45

>E 1:"N SUMMARY

>E 6:"ION TYPES

>E 7: /--

>E 8:"REF #

>E 9:/FL1

>E10:/FL2

>E11:/FL3

>E14:/FR"LUNCHEON

>E15:/FR"DAY ONE

>E16:/F\$13.5

>E19:/FR"TICKETS

>E20:1

>E21:1

>E22:1

>E23:1

>E24:1

>E25:1

>E26:2

>E27:1

>E28:1

>E29:1

>E30:1

>E31:1

>E32:1

>E33:1

>E34:1

>E35:1

>E36: /--

>E37:@SUM(E20...E36)

>E38:/F\$+E37*E16

>F 8:/FR"FEE

>F 9:/F\$50

>F10:/F\$75

>F11:/F\$100

>F14:/FR"DINNER

>F15:/FR"DAY ONE

>F16:/F\$18

>F19:/FR"TICKETS

>F20:1

>F21:1

>F22:1

>F23:2

>F24:1

>F25:1

>F26:1

>F27:1

>F28:1

>F29:1

>F30:1

>F31:1

>F32:1

>F33:1

>F34:1

>F35:1

>F36: /--

>F37:@SUM(F20...F36)

>F38:/F\$+F37*F16

>G14:/FR"SEMINAR

>G15:/FR"ONE

>G16:/F\$10

>G19:/FR"TICKETS

>G20:1

>G21:1

>G22:1

>G23:1

>G25:1

>G26:1

>G27:2

>G29:1

>G30:1

>G31:2

>G32:1

>G33:1
>G34:1
>G35:1
>G36:/--
>G37:@SUM(G20...G36)
>G38:/F#+G37*G16

>H14:/FR"SEMINAR
>H15:/FR"THREE
>H16:/F#10
>H19:/FR"TICKETS

>H20:1
>H22:1
>H23:1
>H24:1
>H26:1
>H27:1
>H28:2
>H29:1
>H31:1
>H33:3
>H34:1
>H35:2
>H36:/--
>H37:@SUM(H20...H36)
>H38:/F#+H37*H16

>I14:/FR"SEMINAR
>I15:/FR"THREE
>I16:/F#12.5
>I19:/FR"TICKETS

>I20:1
>I21:1
>I22:1
>I25:1
>I28:1
>I30:1
>I32:1
>I36:/--
>I37:@SUM(I20...I36)
>I38:/F#+I37*I16

>J14:/FR"BR'KFAST
>J15:/FR"DAY TWO
>J16:/F#7.5
>J19:/FR"TICKETS
>J20:1
>J21:1
>J23:1
>J24:1
>J25:1
>J26:1
>J27:1
>J28:1
>J29:1

>J31:1
>J32:2
>J33:1
>J34:1
>J35:1
>J36:/--
>J37:@SUM(J20...J36)
>J38:/F#+J37*J16

>K14:/FR"LUNCHEON
>K15:/FR"DAY TWO
>K16:/F#13.5
>K19:/FR"TICKETS
>K20:1
>K21:1
>K22:1
>K23:1
>K24:1
>K25:1
>K26:1
>K27:1
>K28:1
>K29:1
>K30:1
>K31:1
>K32:1
>K33:1
>K34:1
>K35:1
>K36:/--
>K37:@SUM(K20...K36)
>K38:/F#+K37*K16

>L14:/FR"SEMINAR
>L15:/FR"FOUR
>L16:/F#10
>L19:/FR"TICKETS
>L20:1
>L23:1
>L24:1
>L25:1
>L29:1
>L30:1
>L31:1
>L32:1
>L36:/--
>L37:@SUM(L20...L36)
>L38:/F#+L37*L16

>M14:/FR"SEMINAR
>M15:/FR"FIVE
>M16:/F#10
>M19:/FR"TICKETS
>M21:1
>M22:1

```

>M33:1
>M34:1
>M35:1
>M36: /--
>M37:@SUM(M20...M36)
>M38:/F#+M37*M16

>N18:/FR"DUE FOR
>N19:/FR"TICKETS
>N20:/F#@SUM(T20...AC20)
>N21:/F#@SUM(T21...AC21)
>N22:/F#@SUM(T22...AC22)
>N23:/F#@SUM(T23...AC23)
>N24:/F#@SUM(T24...AC24)
>N25:/F#@SUM(T25...AC25)
>N26:/F#@SUM(T26...AC26)
>N27:/F#@SUM(T27...AC27)
>N28:/F#@SUM(T28...AC28)
>N29:/F#@SUM(T29...AC29)
>N30:/F#@SUM(T30...AC30)
>N31:/F#@SUM(T31...AC31)
>N32:/F#@SUM(T32...AC32)
>N33:/F#@SUM(T33...AC33)
>N34:/F#@SUM(T34...AC34)
>N35:/F#@SUM(T35...AC35)
>N36: /--

>O18:/FR"DUE FOR
>O19:/FR"REGISTRN
>O20:/F#@LOOKUP(C20,E9...E11)
>O21:/F#@LOOKUP(C21,E9...E11)
>O22:/F#@LOOKUP(C22,E9...E11)
>O23:/F#@LOOKUP(C23,E9...E11)
>O24:/F#@LOOKUP(C24,E9...E11)
>O25:/F#@LOOKUP(C25,E9...E11)
>O26:/F#@LOOKUP(C26,E9...E11)
>O27:/F#@LOOKUP(C27,E9...E11)
>O28:/F#@LOOKUP(C28,E9...E11)
>O29:/F#@LOOKUP(C29,E9...E11)
>O30:/F#@LOOKUP(C30,E9...E11)
>O31:/F#@LOOKUP(C31,E9...E11)
>O32:/F#@LOOKUP(C32,E9...E11)
>O33:/F#@LOOKUP(C33,E9...E11)
>O34:/F#@LOOKUP(C34,E9...E11)
>O35:/F#@LOOKUP(C35,E9...E11)
>O36: /--

>P18:/FR"TOTAL
>P19:/FR"DUE
>P20:/F#+N20+O20
>P21:/F#+N21+O21
>P22:/F#+N22+O22
>P23:/F#+N23+O23
>P24:/F#+N24+O24
>P25:/F#+N25+O25

>P26:/F#+N26+O26
>P27:/F#+N27+O27
>P28:/F#+N28+O28
>P29:/F#+N29+O29
>P30:/F#+N30+O30
>P31:/F#+N31+O31
>P32:/F#+N32+O32
>P33:/F#+N33+O33
>P34:/F#+N34+O34
>P35:/F#+N35+O35
>P36: /--

>Q18:/FR"PRE-
>Q19:/FR"PAID
>Q20:/F#50
>Q21:/F#50
>Q22:/F#100
>Q23:/F#50
>Q24:/F#50
>Q25:/F#50
>Q26:/F#50
>Q27:/F#100
>Q28:/F#100
>Q29:/F#50
>Q30:/F#50
>Q31:/F#50
>Q32:/F#50
>Q33:/F#50
>Q34:/F#50
>Q35:/F#50
>Q36: /--

>R18:/FR"BALANCE
>R19:/FR"DUE
>R20:/F#+P20-Q20
>R21:/F#+P21-Q21
>R22:/F#+P22-Q22
>R23:/F#+P23-Q23
>R24:/F#+P24-Q24
>R25:/F#+P25-Q25
>R26:/F#+P26-Q26
>R27:/F#+P27-Q27
>R28:/F#+P28-Q28
>R29:/F#+P29-Q29
>R30:/F#+P30-Q30
>R31:/F#+P31-Q31
>R32:/F#+P32-Q32
>R33:/F#+P33-Q33
>R34:/F#+P34-Q34
>R35:/F#+P35-Q35
>R36: /--
>R37:/F#@SUM(R20...R35)

>S18:/FR
>S20:/FR"!

```

```

>S21:/FR"!
>S22:/FR"!
>S23:/FR"!
>S24:/FR"!
>S25:/FR"!
>S26:/FR"!
>S27:/FR"!
>S28:/FR"!
>S29:/FR"!
>S30:/FR"!
>S31:/FR"!
>S32:/FR"!
>S33:/FR"!
>S34:/FR"!
>S35:/FR"!
>S36:/FR/---

>T20:/F#+D20*D16
>T21:/F#+D21*D16
>T22:/F#+D22*D16
>T23:/F#+D23*D16
>T24:/F#+D24*D16
>T25:/F#+D25*D16
>T26:/F#+D26*D16
>T27:/F#+D27*D16
>T28:/F#+D28*D16
>T29:/F#+D29*D16
>T30:/F#+D30*D16
>T31:/F#+D31*D16
>T32:/F#+D32*D16
>T33:/F#+D33*D16
>T34:/F#+D34*D16
>T35:/F#+D35*D16
>T36:/---

>U20:/F#+E20*E16
>U21:/F#+E21*E16
>U22:/F#+E22*E16
>U23:/F#+E23*E16
>U24:/F#+E24*E16
>U25:/F#+E25*E16
>U26:/F#+E26*E16
>U27:/F#+E27*E16
>U28:/F#+E28*E16
>U29:/F#+E29*E16
>U30:/F#+E30*E16
>U31:/F#+E31*E16
>U32:/F#+E32*E16
>U33:/F#+E33*E16
>U34:/F#+E34*E16
>U35:/F#+E35*E16
>U36:/---

>V17:"CALCULATI
>V20:/F#+F20*F16

```

```

>V21:/F#+F21*F16
>V22:/F#+F22*F16
>V23:/F#+F23*F16
>V24:/F#+F24*F16
>V25:/F#+F25*F16
>V26:/F#+F26*F16
>V27:/F#+F27*F16
>V28:/F#+F28*F16
>V29:/F#+F29*F16
>V30:/F#+F30*F16
>V31:/F#+F31*F16
>V32:/F#+F32*F16
>V33:/F#+F33*F16
>V34:/F#+F34*F16
>V35:/F#+F35*F16
>V36:/---

>W17:"ONS FOR T
>W20:/F#+G20*G16
>W21:/F#+G21*G16
>W22:/F#+G22*G16
>W23:/F#+G23*G16
>W24:/F#+G24*G16
>W25:/F#+G25*G16
>W26:/F#+G26*G16
>W27:/F#+G27*G16
>W28:/F#+G28*G16
>W29:/F#+G29*G16
>W30:/F#+G30*G16
>W31:/F#+G31*G16
>W32:/F#+G32*G16
>W33:/F#+G33*G16
>W34:/F#+G34*G16
>W35:/F#+G35*G16
>W36:/---

>X17:"ICKETS
>X20:/F#+H20*H16
>X21:/F#+H21*H16
>X22:/F#+H22*H16
>X23:/F#+H23*H16
>X24:/F#+H24*H16
>X25:/F#+H25*H16
>X26:/F#+H26*H16
>X27:/F#+H27*H16
>X28:/F#+H28*H16
>X29:/F#+H29*H16
>X30:/F#+H30*H16
>X31:/F#+H31*H16
>X32:/F#+H32*H16
>X33:/F#+H33*H16
>X34:/F#+H34*H16
>X35:/F#+H35*H16
>X36:/---

```

>Y20:/F#+I20*I16
 >Y21:/F#+I21*I16
 >Y22:/F#+I22*I16
 >Y23:/F#+I23*I16
 >Y24:/F#+I24*I16
 >Y25:/F#+I25*I16
 >Y26:/F#+I26*I16
 >Y27:/F#+I27*I16
 >Y28:/F#+I28*I16
 >Y29:/F#+I29*I16
 >Y30:/F#+I30*I16
 >Y31:/F#+I31*I16
 >Y32:/F#+I32*I16
 >Y33:/F#+I33*I16
 >Y34:/F#+I34*I16
 >Y35:/F#+I35*I16
 >Y36:/---

>Z20:/F#+J20*J16
 >Z21:/F#+J21*J16
 >Z22:/F#+J22*J16
 >Z23:/F#+J23*J16
 >Z24:/F#+J24*J16
 >Z25:/F#+J25*J16
 >Z26:/F#+J26*J16
 >Z27:/F#+J27*J16
 >Z28:/F#+J28*J16
 >Z29:/F#+J29*J16
 >Z30:/F#+J30*J16
 >Z31:/F#+J31*J16
 >Z32:/F#+J32*J16
 >Z33:/F#+J33*J16
 >Z34:/F#+J34*J16
 >Z35:/F#+J35*J16
 >Z36:/---

>AA20:/F#+K20*K16
 >AA21:/F#+K21*K16
 >AA22:/F#+K22*K16
 >AA23:/F#+K23*K16
 >AA24:/F#+K24*K16
 >AA25:/F#+K25*K16
 >AA26:/F#+K26*K16
 >AA27:/F#+K27*K16
 >AA28:/F#+K28*K16
 >AA29:/F#+K29*K16
 >AA30:/F#+K30*K16
 >AA31:/F#+K31*K16
 >AA32:/F#+K32*K16

>AA33:/F#+K33*K16
 >AA34:/F#+K34*K16
 >AA35:/F#+K35*K16
 >AA36:/---

>AB20:/F#+L20*L16
 >AB21:/F#+L21*L16
 >AB22:/F#+L22*L16
 >AB23:/F#+L23*L16
 >AB24:/F#+L24*L16
 >AB25:/F#+L25*L16
 >AB26:/F#+L26*L16
 >AB27:/F#+L27*L16
 >AB28:/F#+L28*L16
 >AB29:/F#+L29*L16
 >AB30:/F#+L30*L16
 >AB31:/F#+L31*L16
 >AB32:/F#+L32*L16
 >AB33:/F#+L33*L16
 >AB34:/F#+L34*L16
 >AB35:/F#+L35*L16
 >AB36:/---

>AC20:/F#+M20*M16
 >AC21:/F#+M21*M16
 >AC22:/F#+M22*M16
 >AC23:/F#+M23*M16
 >AC24:/F#+M24*M16
 >AC25:/F#+M25*M16
 >AC26:/F#+M26*M16
 >AC27:/F#+M27*M16
 >AC28:/F#+M28*M16
 >AC29:/F#+M29*M16
 >AC30:/F#+M30*M16
 >AC31:/F#+M31*M16
 >AC32:/F#+M32*M16
 >AC33:/F#+M33*M16
 >AC34:/F#+M34*M16
 >AC35:/F#+M35*M16
 >AC36:/---

>AD36:/---

/GC9
 /GFI
 /GOC
 /GRM
 /W1

FINANCIAL SCHEDULES

The following three models prepare schedules that are necessary to support the Income Statement and Balance Sheet models (see next

two models). Save the results of these models and input them to your income and balance statements.

Cost of Goods Sold

The statement prepared in this model allocates all manufacturing and service expenses to the appropriate subaccounts in the master chart-of-accounts. It allows detailed allocation of any

related expenses incurred in the manufacturing process.

PRINT A1...G53

Listing

>A10:"DIRECT MA
>A11:" MATERI
>A12:" PURCHA
>A13:" LES
>A15:" MATERIAL
>A16:" LESS
>A18:" DIR
>A19:"DIRECT LA
>A21:"FACTORY O
>A22:" INDIRE
>A23:" SALARI
>A24:" PAYROLL
>A25:" POWER
>A26:" HEAT
>A27:" LIGHT
>A28:" FACTOR
>A29:" DEPREC
>A30:" DEPREC
>A31:" REPAIR
>A32:" PATENT
>A33:" TOOL &
>A34:" INSURA
>A35:" OTHER
>A37:" TOT
>A39:"TOTAL MAN
>A40:" ADD WOR
>A43:" LESS W
>A46:"COST OF G
>A47:" ADD IN
>A50:" LESS I
>A52:"COST OF G

>B12:"SES
>B13:"S RETURNS
>B15:"ALS AVAIL
>B16:"S MATERIA
>B18:"ECT MATER
>B19:"BOR
>B21:"VERHEAD:
>B22:"CT LABOR
>B23:"ES
>B24:"L TAXES
>B28:"Y SUPPLIE
>B29:"IATION-BU
>B30:"IATION-MA
>B31:"S & MAINT
>B32:" EXPENSES
>B33:" DIE EXPE
>B34:"NCE ON BU
>B35:"OVERHEAD
>B37:"AL FACTOR
>B39:"UFACTURIN
>B40:"RK IN PRO
>B43:"ORK IN PRO
>B46:"OODS MANU
>B47:"VENTORY F
>B50:"NVENTORY
>B52:"OODS SOLD

>C 2:"ANY COMPA
>C 5:"STATEMENT
>C 6: /--
>C 7:"YEAR END:
>C11:"TORY JAN.1
>C13:" & ALLOWA
>C15:"ABLE FOR

>B10:"TERIALS:
>B11:"ALS INVEN

Model Run

ANY COMPANY, LARGE AND SMALL

SCHEDULE 1 STATEMENT OF COST OF GOODS SOLD

YEAR END: DECEMBER 31, 1980

DIRECT MATERIALS:

| | | |
|---------------------------------|---------|---------|
| MATERIALS INVENTORY JAN. 1 1980 |\$ | 1572400 |
| PURCHASES |\$ | 8420000 |
| LESS RETURNS & ALLOWANCES | | 42000 |
| | | 8378000 |

| | | |
|---|---------|---------|
| MATERIALS AVAILABLE FOR USE |\$ | 9950400 |
| LESS MATERIALS INVENTORY, DEC. 31, 1980 | | 1270600 |

DIRECT MATERIALS CONSUMED.....\$ 8679800

DIRECT LABOR 7346400

FACTORY OVERHEAD:

| | | |
|-----------------------------------|----|---------|
| INDIRECT LABOR | \$ | 1329300 |
| SALARIES | | 972000 |
| PAYROLL TAXES | | 489000 |
| POWER | | 112000 |
| HEAT | | 69200 |
| LIGHT | | 44300 |
| FACTORY SUPPLIES | | 50000 |
| DEPRECIATION-BUILDINGS | | 68300 |
| DEPRECIATION-MACHINERY | | 403000 |
| REPAIRS & MAINTENANCE | | 145800 |
| PATENT EXPENSES | | 33200 |
| TOOL & DIE EXPENSES | | 178600 |
| INSURANCE ON BUILDING & MACHINERY | | 21200 |
| OTHER OVERHEAD | | 0 |

TOTAL FACTORY OVERHEAD..... 3915900

TOTAL MANUFACTURING COSTS.....\$ 19942100

ADD WORK IN PROCESS INVENTORY, JAN 1, 1980 2338000

\$ 22280100

LESS WORK IN PROCESS INVENTORY, 12/31/80 1303200

COST OF GOODS MANUFACTURED 20976900

ADD INVENTORY FINISHED GOODS 1/1/80 966100

21943000

LESS INVENTORY FINISHED GOODS 12/31/80 658000

COST OF GOODS SOLD.....\$ 21285000

=====

>C16:"LS INVENT
>C18:"IALS CONS
>C28:"S
>C29:"ILDINGS
>C30:"CHINERY
>C31:"ENANCE
>C33:"NSES
>C34:"ILDING &
>C37:"Y OVERHEA
>C39:"G COSTS.
>C40:'CESS INVE
>C43:"OCESS INV
>C46:"FACTURED
>C47:"INISHED G
>C50:"FINISHED
>C52:/-.

>D 2:"NY, LARGE
>D 4:"SCHEDULE
>D 5:" OF COST OF
>D 6:/--
>D 7:"DECEMBER
>D11:"1 1980
>D12:".....\$
>D13:"NCES
>D15:"USE . . .
>D16:"ORY, DEC.
>D18:"UMED.....
>D34:"MACHINERY
>D37:"D. . . .
>D39:/-.
>D40:"NTORY, JA
>D43:"ENTORY, 12
>D47:"OODS 1/1/
>D50:"GOODS 12/
>D52:/-.

>E 2:" AND SMAL
>E 4:"1
>E 5:"OF GOODS
>E 6:/--
>E 7:" 31,1980
>E11:".....\$
>E12:8420000
>E13:42000
>E14:/--
>E15:" \$
>E16:"31, 1980
>E18:/-.
>E22:" \$
>E37:/-.
>E39:/-.
>E40:"N 1,1980
>E43:"2/31/80
>E47:"90
>E50:"31/80

>E52:/-.

>F 2:"L
>F 5:"SOLD
>F 6:"-----
>F11:1572400
>F13:+E12-E13
>F14:/--
>F15:+F11+F13
>F16:1270600
>F17:/--
>F18:".....\$
>F22:1329300
>F23:972000
>F24:489000
>F25:112000
>F26:69200
>F27:44300
>F28:50000
>F29:68300
>F30:403000
>F31:145800
>F32:33200
>F33:178600
>F34:21200
>F35:0
>F36:/--
>F37:"
>F39:".....\$
>F42:" \$
>F52:".....\$

>G18:+F15-F16
>G19:7346400
>G37:@SUM(F21...F35)
>G38:/--
>G39:@SUM(G18...G37)
>G40:2338000
>G41:/--
>G42:+G39+G40
>G43:1303200
>G44:/--
>G46:+G42-G43
>G47:966100
>G48:/--
>G49:+G46+G47
>G50:658000
>G51:/--
>G52:+G49-G50
>G53:/--

/GC9
/GOC
/GRA
/W1

Selling Expenses

This model documents expenses which are attributable to cost of sales. This schedule will assist any marketing and sales manager in allocating expenses to the appropriate selling

accounts. You can easily add any ledger accounts and then total the amounts.

PRINT A1...G25

Model Run

| ANY COMPANY, LARGE AND SMALL | |
|--|--------|
| SCHEDULE 2 | |
| SELLING EXPENSES | |
| ----- | |
| YEAR END: DECEMBER 31, 1980 | |
| SALES SALARIES & COMMISSIONS.....\$ | 330500 |
| TRAVEL EXPENSES | 43000 |
| PAYROLL TAXES | 16850 |
| ADVERTISING | 125000 |
| TELEPHONE & COMMUNICATIONS | 11800 |
| TRAVEL & ENTERTAINMENT | 21000 |
| DONATIONS & DUES | 4000 |
| DEPRECIATION-FURNITURE & FIXTURES | 7500 |
| STATIONARY & OFFICE SUPPLIES | 13500 |
| POSTAGE | 6850 |
| OTHER SELLING EXPENSES | 0 |
| ----- | |
| TOTAL SELLING EXPENSES.\$ | 580000 |
| ===== | |
| (THIS TOTAL IS FORWARDED TO INCOME STATEMENT) | |

Listing

| | |
|-------------------|---------------------|
| >A10: "SALES SAL | >B13: "NG |
| >A11: "TRAVEL EX | >B14: " & COMMUN |
| >A12: "PAYROLL T | >B15: "ENTERTAINM |
| >A13: "ADVERTISI | >B16: " & DUES |
| >A14: "TELEPHONE | >B17: "ION-FURNITUR |
| >A15: "TRAVEL & E | >B18: "Y & OFFICE |
| >A16: "DONATIONS | >B20: "LING EXPEN |
| >A17: "DEPRECIAT | >B22: "SELLING E |
| >A18: "STATIONAR | |
| >A19: "POSTAGE | >C 2: "ANY COMPA |
| >A20: "OTHER SEL | >C 5: " SELLIN |
| >A22: " TOTAL | >C 6: /--- |
| | >C 7: "YEAR END: |
| >B10: "ARIES & CO | >C10: "OMMISSION |
| >B11: "PENSES | >C14: "ICATIONS |
| >B12: "AXES | >C15: "MENT |

>C17:"TURE & FIX
>C18:"E SUPPLIE
>C20:"NSES
>C22:"XPENSES.

>F 2:"L
>F10:".....\$
>F22:".....\$
>F24:"WARDED TO

>D 2:"NY, LARGE
>D 4:"SCHEDULE
>D 5:"ING EXPENSES
>D 6:"/---
>D 7:"DECEMBER
>D10:"S.....
>D17:"XTURES
>D18:"S
>D22:"/-.
>D24:"(THIS TOTAL
>D25:"INCOME ST

>G10:330500
>G11:43000
>G12:16850
>G13:125000
>G14:11800
>G15:21000
>G16:4000
>G17:7500
>G18:13500
>G19:6850
>G20:0
>G21:"/---
>G22:SUM(G10...G20)
>G23:"/==

>E 2:" AND SMAL
>E 4:"2
>E 5:"SES
>E 6:"---
>E 7:" 31,1980
>E10:"/-.
>E22:"/-.
>E24:"AL IS FORWA
>E25:"ATEMENT)]

/GC9
/GOC
/GRA
/W1

General and Administrative Expenses

This schedule allocates all other office and general expenses related to operating any business or department. Again, you can easily

add any ledger accounts and then total the amounts.

PRINT A1...G23

Listing

>A10:"SALARIES-
>A11:"SALARIES-
>A12:"TRAVEL EX
>A13:"PAYROLL T
>A14:"DEPRECIAT
>A15:"STATIONAR
>A16:"TELEPHONE
>A17:"POSTAGE
>A18:"SUBSCRIPT
>A19:"DONATIONS
>A20:"OTHER ADMI
>A22:" TOTAL

>B16:" & COMMUN
>B18:"IONS, DUE
>B20:"IN EXPENSE
>B22:" GENERAL

>C 2:"ANY COMPA
>C 5:"GENERAL &
>C 6:"/---
>C 7:"YEAR END:
>C10:"& EXECUTIV
>C11:"FFICE EMP
>C14:"TURE & FI
>C15:"E SUPPLIES
>C16:"ICATIONS
>C18:"S, & ASSO
>C20:"ES
>C22:"& ADMIN. E

>B10:"OFFICERS
>B11:"GENERAL O
>B12:"PENSES
>B13:"AXES
>B14:"ION-FURNI
>B15:"Y & OFFIC

>D 2:"NY, LARGE,

Model Run

| | |
|---|-----------|
| ANY COMPANY, LARGE AND SMALL | |
| SCHEDULE 3 | |
| GENERAL & ADMINISTRATIVE EXPENSES | |
| ----- | |
| YEAR END: DECEMBER 31, 1980 | |
| ----- | |
| SALARIES-OFFICERS & EXECUTIVES | \$ 336200 |
| SALARIES-GENERAL OFFICE EMPLOYEES | 77250 |
| TRAVEL EXPENSES | 22450 |
| PAYROLL TAXES | 17500 |
| DEPRECIATION-FURNITURE & FIXTURES | 6200 |
| STATIONARY & OFFICE SUPPLIE | 5450 |
| TELEPHONE & COMMUNICATIONS | 7800 |
| POSTAGE | 3650 |
| SUBSCRIPTIONS, DUES, & ASSOCIATION ACTIVITIES | 4750 |
| DONATIONS | 52500 |
| OTHER ADMIN EXPENSES | 0 |
| ----- | |
| TOTAL GENERAL & ADMIN. EXPENSES | \$ 533750 |
| ===== | |

>D 4:"SCHEDULE
 >D 5:" ADMINIST
 >D 6:/--
 >D 7:"DECEMBER
 >D10:"VES
 >D11:"LOYEES
 >D14:"XTURES
 >D18:"CIATION A
 >D22:"EXPENSES

>E 2:" AND SMAL
 >E 4:"3
 >E 5:"RATIVE EX
 >E 6:/--
 >E 7:" 31,1980
 >E18:"CTIVITIES
 >E22:/--

>F 2:"L
 >F 5:"PENSES
 >F 6:"-----
 >F10:" \$

>F22:".....\$

>G10:336200
 >G11:77250
 >G12:22450
 >G13:17500
 >G14:6200
 >G15:5450
 >G16:7800
 >G17:3650
 >G18:4750
 >G19:52500
 >G20:0
 >G21:/--
 >G22:@SUM(G10...G21)
 >G23:/--
 /GC9
 /GOC
 /GRA
 /W1

INCOME STATEMENT

The income statement is an important financial report in any business. This model calculates annual net income before and after taxes. The percentage of net sales is also calculated for each expense and profit category.

The cost of goods sold, selling expenses, and general and administrative expense figures can be taken from the bottom lines of the financial schedules you developed in the previous model.

Enter figures for additional income from other sources and deduct other operating expenses to arrive at your net income.

In the sample model, a single tax amount is entered, but you could easily enter a percentage formula to calculate taxes based on your net income and tax rate.

PRINT A1...G37

Listing

```
>A 9:"SALES (#
>A10:" LESS C
>A13:"GROSS PROFI
>A14:" LESS OPER
>A15:" SELL
>A16:" GEN
>A20:"NET INCOM
>A22:"OTHER INCO
>A23:" ROYALI
>A24:" GAIN F
>A25:" OTHER IN
>A28:" INTERE
>A33:"NET INCOM
>A34:" LESS E
>A36:"NET INCOM
```

```
>B 9:"UNITS)
>B10:"OST OF GOOD
>B13:"FIT ON SALES
>B14:"PERATING
>B15:"LING EXPENS
>B16:"ERAL & ADMI
>B20:"E FROM OP
>B22:"OME & EXP
>B23:"TIES & DI
>B24:"ROM SALES
>B25:"INCOME IT
>B28:"ST & DEBT
>B30:"NET ADDIT
>B33:"E BEFORE
>B34:"STIMATED
>B36:"E AFTER E
```

```
>C 2:"ANY COMPA
>C 6:"YEAR END:
>C 9:/-.
```

```
>C10:"ODS SOLD
>C13:"LES.....
>C14:"EXPENSES:
>C15:"NSES (SCH
>C16:"MIN EXPEN
>C17:"(SEE SCHEDU
>C20:"ERATIONS
>C22:"ENSE ITEM
>C23:"VIDENDS..
>C24:" OF FIXED
>C25:"EMS
>C28:" EXPENSES
>C30:"ION .....
>C33:"EST. INCOM
>C34:"INCOME TA
>C36:"STIMATED
```

```
>D 2:"NY, LARGE
>D 4:"INCOME ST
>D 5:/-
>D 6:"DECEMBER
>D 9:/-.
>D10:"(SEE SCHE
>D13:/-.
>D15:"EDULE 2)$
>D16:"SE
>D17:"DULE 3)
>D20:/-.
>D22:"S:
>D23:".....$
>D24:" ASSETS
>D30:/-.
>D33:"ME TAXES
>D34:"X
>D36:"TAX PAYMEN
```

Model Run

| ANY COMPANY, LARGE AND SMALL | | |
|---|-------------|---------|
| INCOME STATEMENT | | |
| YEAR END: DECEMBER 31, 1980 | | |
| | | % |
| SALES (# UNITS) | \$ 24750000 | 100.00 |
| LESS COST OF GOODS SOLD (SEE SCHEDULE 1) .. | 21285000 | 86.00 |
| ----- | | |
| GROSS PROFIT ON SALES..... | 3465000 | 14.00 |
| LESS OPERATING EXPENSES: | | |
| SELLING EXPENSES (SCHEDULE 2) \$ | 580000 | |
| GENERAL & ADMIN EXPENSE | | |
| (SEE SCHEDULE 3) | 533750 | 1113750 |
| | | 4.50 |
| ----- | | |
| NET INCOME FROM OPERATIONS | 2351250 | 9.50 |
| OTHER INCOME & EXPENSE ITEMS: | | |
| ROYALTIES & DIVIDENDS.....\$ | 167000 | |
| GAIN FROM SALES OF FIXED ASSETS | 12000 | |
| OTHER INCOME ITEMS | 0 | |
| | 179000 | |
| INTEREST & DEBT EXPENSES | 129500 | |
| ----- | | |
| NET ADDITION | 49500 | 0.20 |
| ----- | | |
| NET INCOME BEFORE EST. INCOME TAXES | \$ 2400750 | 9.70 |
| LESS ESTIMATED INCOME TAX | 1064250 | 4.30 |
| ----- | | |
| NET INCOME AFTER ESTIMATED TAX PAYMENTS | 1336500 | 5.4 |
| ===== | | |

>E 2: " AND SMAL
 >E 4: "ATEMENT
 >E 5: "-----
 >E 6: " 31, 1980
 >E 9: ".....\$
 >E10: "DULE 1).
 >E13: /-.
 >E15: 580000
 >E17: 533750
 >E18: /-
 >E20: /-.
 >E23: 167000
 >E24: 12000
 >E25: 0

>E26: /-
 >E27: @SUM(E23...E25)
 >E28: 129500
 >E29: /-
 >E30: /-.
 >E33: ".....\$
 >E36: "NTS
 >F 2: "L
 >F 9: 24750000
 >F10: 21285000
 >F11: /-
 >F13: +F9-F10
 >F17: +E15+E17

>F18:/--
 >F20:+F13-F17
 >F30:+E27-E28
 >F31:/--
 >F33:+F20+F30
 >F34:1064250
 >F35:/--

F36:+F33-F34
 >F37:/--

>G 8:" %
 >G 9:/F#100
 >G10:/F#+F10/F9*(100)
 >G11:/--
 >G13:/F#+F13/F9*100

>G17:/F#+F17/F9*100
 >G18:/--
 >G20:/F#+F20/F9*100
 >G30:/F#+F30/F9*100
 >G31:/--
 >G33:/F#+F33/F9*100
 >G34:/F#+F34/F9*100
 >G35:/--
 >G36:+F36/F9*100
 >G37:/--

/G09
 /G0C
 /GRA
 /W1

Listing

BALANCE SHEET

This model provides a business balance sheet that details assets, liabilities, and stockholder's equity.

If you insert or delete items from any area of this model, be sure to check that total costs

balance with total liabilities and stockholder's equity. You may want to isolate such accounts as bad debt reserve or other assets.

PRINT A1...F34, Assets

A35...F63, Liabilities

Listing

| | |
|---------------------|--------------------|
| >A11: "CURRENT A | >B33: "SSETS. . . |
| >A13: "CASH | >B37: "IABILITIE |
| >A14: "U.S GVMT | >B39: "PAYABLES |
| >A15: "ACCOUNTS | >B40: "AYROLL, T |
| >A16: "INVENTORI | >B41: " INCOME T |
| >A17: "PREPAID INS | >B42: "NG-TERM DEB |
| >A19: " TOTA | >B44: "L CURRENT |
| >A21: "PROPERTY, | >B46: " DEBT(S) |
| >A23: "LAND | >B47: "BILITIES |
| >A24: "BUILDINGS | >B49: "IABILITIE |
| >A25: "MACHINERY | >B55: " STOCK |
| >A28: " LESS A | >B56: "OCK |
| >A33: "* TOTAL A | >B57: "ED CAPITA |
| >A37: "CURRENT L | >B58: "EARNINGS |
| >A39: "ACCOUNTS | >B60: "CKHOLDERS |
| >A40: "ACCRUED P | >B62: "IABILITIE |
| >A41: "ESTIMATED | |
| >A42: "DUE ON LONG | >C 2: "ANY COMPA |
| >A44: " TOTA | >C 6: "YEAR END; |
| >A46: "LONG-TERM | >C15: "E (NET) |
| >A47: "OTHER LIA | >C16: "IALS, WIP |
| >A49: "* TOTAL L | >C17: " TAXES, O |
| >A55: "PREFERRED | >C19: " ASSETS |
| >A56: "COMMON ST | >C21: " EQUIPMENT |
| >A57: "CONTRIBUT | >C25: "ENT |
| >A58: "RETAINED | >C28: "FOR |
| >A60: "TOTAL STO | >C29: "ECIATION |
| >A62: "* TOTAL LIAB | >C31: "PERTY, PL |
| | >C33: /-. |
| >B11: "SSETS: | >C37: "S: |
| >B14: "BONDS | >C40: "AXES, INT |
| >B15: "RECEIVABL | >C41: "AXES |
| >B16: "ES (MATERIAL | >C42: "EBT |
| >B17: "NSURANCE, | >C44: " LIABILIT |
| >B19: "L CURRENT | >C49: "S..... |
| >B21: " PLANT, & | >C52: "STOCKHOLD |
| >B25: " & EQUIPM | >C53: /-- |
| >B28: "LLOWANCE | >C57: "L |
| >B29: " DEPRECI | >C60: " EQUITY |
| >B31: "TOTAL PROP | >C62: "S & STOCK |

Model Run

| | | |
|--|----------|-------------|
| ANY COMPANY, LARGE AND SMALL | | |
| BALANCE SHEET | | |
| ----- | | |
| YEAR END: DECEMBER 31, 1980 | | |
| ASSETS | | |
| ----- | | |
| CURRENT ASSETS: | | |
| CASH | | 2320000 |
| U.S. GOVT BONDS | | 820000 |
| ACCOUNTS RECEIVABLE (NET) | | 2661000 |
| INVENTORIES (MATERIALS, WIP, FIN GDS) | | 3231800 |
| PREPAID INSURANCE, TAXES, OTHER EXPENSES | | 220000 |
| TOTAL CURRENT ASSETS | | \$ 9252800 |
| PROPERTY, PLANT, & EQUIPMENT | | |
| LAND | 289000 | |
| BUILDINGS | 3406100 | |
| MACHINERY & EQUIPMENT | 12529000 | |
| | | 15935100 |
| LESS ALLOWANCE FOR DEPRECIATION | -8118000 | 7817100 |
| TOTAL PROPERTY, PLANT & EQUIPMENT... | | 8106100 |
| \$ TOTAL ASSETS. | | \$ 17358900 |
| | | ===== |

Assets

>D31: "ANT & EQUIP
>D33: /-
>D35: "LIABILI
>D36: /-
>D40: "EREST, ETC
>D44: "IES
>D49: /-
>D52: "ERS' EQUI
>D53: /-
>D55: " \$
>D60: /-
>D62: "HOLDERS'

>E 2: " AND SMAL
>E 4: "HEET
>E 5: "----
>E 6: " 31, 1980
>E17: "NSES
>E19: ".....\$
>E23: 289000
>E29: @SUM(D27...D29)
>E30: /-
>E31: "IPMENT...
>E33: ".....\$
>E35: "ES
>E36: "----
>E40: "C
>E44: ".....\$
>E49: ".....\$
>E52: "TV
>E53: "----
>E55: 1126000
>E56: 2173000
>E57: 2085000
>E58: 6870900
>E59: /-
>E60: ".....\$
>E62: "EQUITY...\$

>F 2: "L
>F13: 2320000
>F14: 820000
>F15: 2661000
>F16: 3231800
>F17: 220000
>F18: /-
>F19: @SUM(F13...F18)
>F31: +E23+E29
>F32: /-
>F33: @SUM(F19...F31)
>F34: /-
>F39: 990800
>F40: 1045000

>D 2: "NY, LARGE
>D 4: "BALANCE SHEE
>D 5: /-
>D 6: "DECEMBER
>D 8: " ASSETS
>D 9: "-----
>D16: ", FIN GDS
>D17: "THER EXPEN
>D19: /-
>D21: "T
>D24: 3406100
>D25: 12529000
>D26: /-
>D27: @SUM(D24...D25)
>D29: -8118000
>D30: /-

>D 2: "NY, LARGE
>D 4: "BALANCE SHEE
>D 5: /-
>D 6: "DECEMBER
>D 8: " ASSETS
>D 9: "-----
>D16: ", FIN GDS
>D17: "THER EXPEN
>D19: /-
>D21: "T
>D24: 3406100
>D25: 12529000
>D26: /-
>D27: @SUM(D24...D25)
>D29: -8118000
>D30: /-

LIABILITIES

CURRENT LIABILITIES:

| | |
|---------------------------------------|---------|
| ACCOUNTS PAYABLES | 990800 |
| ACCRUED PAYROLL, TAXES, INTEREST, ETC | 1045000 |
| ESTIMATED INCOME TAXES | 190700 |
| DUE ON LONG-TERM DEBT | 200000 |

TOTAL CURRENT LIABILITIES \$ 2426500

| | |
|-------------------|---------|
| LONG-TERM DEBT(S) | 2677500 |
| OTHER LIABILITIES | 0 |

* TOTAL LIABILITIES \$ 5104000

STOCKHOLDERS' EQUITY

| | |
|---------------------|------------|
| PREFERRED STOCK | \$ 1126000 |
| COMMON STOCK | 2173000 |
| CONTRIBUTED CAPITAL | 2085000 |
| RETAINED EARNINGS | 6870900 |

TOTAL STOCKHOLDERS' EQUITY \$ 12254900

* TOTAL LIABILITIES & STOCKHOLDERS' EQUITY.. \$ 17358900

>F41:190700

>F42:200000

>F43:/--

>F44:@SUM(F39...F43)

>F46:2677500

>F47:0

>F48:/--

>F49:@SUM(F44...F47)

>F60:@SUM(E55...E58)

>F61:/--

>F62:+F49+F60

>F63:/--

/GC9

/GOC

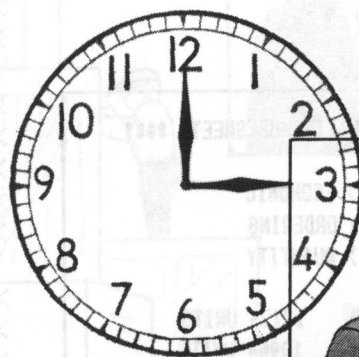
/GRA

/W1

Liabilities

ECONOMIC ORDERING QUANTITY

INVENTORY CONTROL



ECONOMIC ORDERING QUANTITY

VisiCalc can compute the optimum number of items to order (Economic Ordering Quantity) whenever an order is placed. The formula is:

$$EOQ = \frac{2(F)(S)}{C}$$

where F = the fixed cost of placing and receiving an order,
S = the annual sales in units, and
C = the holding cost per unit.

The formula is based on the assumption that as inventory increases, ordering costs decrease and carrying costs increase.

Economic ordering quantity can be a useful tool for keeping an accurate inventory in large warehouses or small offices.

The worksheet format of the model enables inventory control to create different reports for various costs and sales quantities, and print out any one or all of these reports.

PRINT A1...F10

```
>A 9: /FI550000
>A10: 600000
```

```
>B 1: "OMIC ORDE
>B 3: /FL"<PER UN>
>B 4: /FR"<HOLDING>
>B 5: /FL" <COST>
>B 7: /F#2
>B 8: /F#2.5
>B 9: /F#3
>B10: /F#4
```

```
>C 1: "RING QUAN
>C 3: /FR"<PER UN>
>C 4: /FR"<FIXED>
>C 5: /FR"<COST>
>C 7: /F#300
>C 8: /F#300
>C 9: /F#400
>C10: /F#400
```

```
>D 1: "TITY WORK
>D 3: /FR"ECONOMIC
>D 4: /FR"ORDERING
>D 5: /FR"QUANTITY
>D 7: /FI@SQRT((2*C7*A7)/B7)
>D 8: /FI@SQRT((2*C8*A8)/B8)
>D 9: /FI@SQRT((2*C9*A9)/B9)
>D10: @SQRT((2*C10*A10)/B10)
```

```
>E 1: "SHEET **
>E 7: " UNITS
>E 8: " UNITS
>E 9: " UNITS
>E10: " UNITS
```

```
>F 1: "***
```

```
/GC9
/GFI
/GOC
/GRA
/W1
```

Model Run

*** ECONOMIC ORDERING QUANTITY WORKSHEET ***

| <EST> <ANNUAL> <SALES> | <PER UN> <HOLDING> <COST> | <PER UN> <FIXED> <COST> | ECONOMIC ORDERING QUANTITY |
|------------------------------|---------------------------------|-------------------------------|----------------------------------|
| 490000 | 2.00 | 300.00 | 12124 UNITS |
| 500000 | 2.50 | 300.00 | 10954 UNITS |
| 550000 | 3.00 | 400.00 | 12111 UNITS |
| 600000 | 4.00 | 400.00 | 10954 UNITS |

Listing

```
>A 1: "**** ECON
>A 3: /FL" <EST>
>A 4: /FL"<ANNUAL>
>A 5: /FL"<SALES>
>A 7: /FR490000
>A 8: /FR500000
```

END-OF-YEAR INVENTORY ESTIMATE

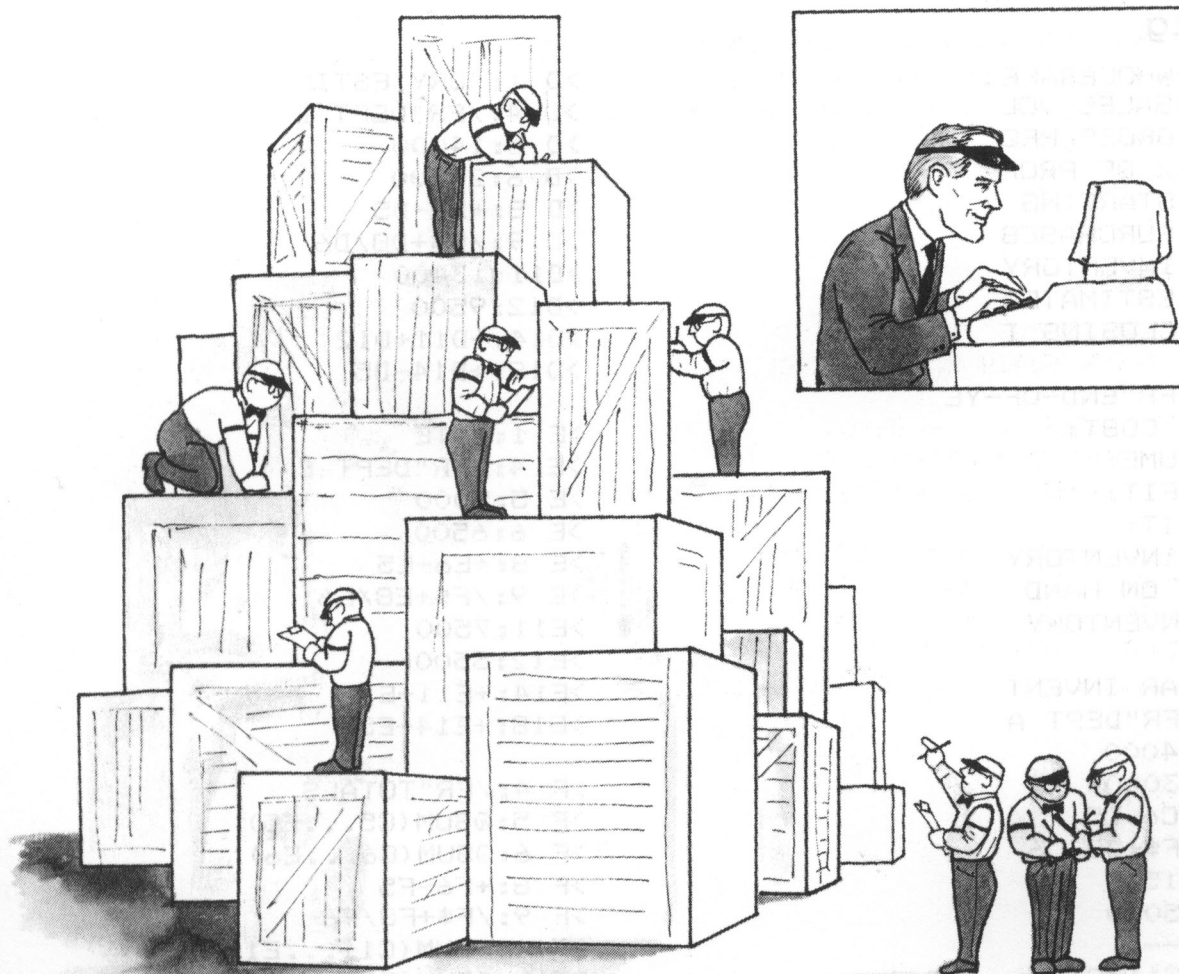
This VisiCalc model uses the gross profit method of estimating inventory. This method eliminates the tedious task of counting all merchandise in stock. Retailers can especially benefit from this.

Gross Profit divided by the Sales Volume gives the Percent of Profit. This formula is used to calculate the cost of goods sold, which is then subtracted from the Inventory On Hand to generate the Estimated Closing Inventory. Inventory On Hand is the sum of the Starting Inventory and all purchases. After the inventory

is estimated for each department, it is then only a matter of summing up the three calculations for a final figure.

The model presented here exemplifies the method explained above. The example is a store with three departments, labeled A, B, and C. Although this model uses integer figures to represent the dollars, it could be reformatted for dollar notation. The global command would work well here (/GF\$).

PRINT A1...F18



Model Run

| END-OF-YEAR INVENTORY ESTIMATE | | | | |
|--------------------------------|--------|--------|--------|--------|
| | DEPT A | DEPT B | DEPT C | TOTALS |
| WHOLESALE COST: | 24000 | 14000 | 5000 | 43000 |
| SALES VOLUME: | 33000 | 24500 | 6500 | 64000 |
| GROSS PROFIT: | 9000 | 10500 | 1500 | 21000 |
| % OF PROFIT: | 0.27 | 0.43 | 0.23 | 0.33 |
| STARTING INVENTORY | 11500 | 13400 | 7500 | 32400 |
| PURCHASES | 15000 | 9500 | 3500 | 28000 |
| | ----- | | | |
| INVENTORY ON HAND | 26500 | 22900 | 11000 | 60400 |
| ESTIMATED | | | | |
| CLOSING INVENTORY | 2500 | 8900 | 6000 | 17400 |

Listing

```

>A 5:"WHOLESALE
>A 6:"SALES VOL
>A 8:"GROSS PRO
>A 9:"% OF PROF
>A11:"STARTING
>A12:"PURCHASES
>A14:"INVENTORY
>A17:"ESTIMATED
>A18:"CLOSING I

>B 1:/FR"END-OF-YE
>B 5:" COST:
>B 6:"UME:
>B 8:"FIT:
>B 9:"IT:
>B11:"INVENTORY
>B14:" ON HAND
>B18:"NVENTORY

>C 1:"AR INVENT
>C 4:/FR"DEPT A
>C 5:24000
>C 6:33000
>C 8:+C6-C5
>C 9:/F#+C8/C6
>C11:11500
>C12:15000
>C13:/--
>C14:+C11+C12
>C18:+C14-C5

>D 1:"ORY ESTIM
>D 4:/FR"DEPT B
>D 5:14000
>D 6:24500
>D 8:+D6-D5
>D 9:/F#+D8/D6
>D11:13400
>D12:9500
>D14:+D11+D12
>D18:+D14-D5

>E 1:"ATE
>E 4:/FR"DEPT C
>E 5:5000
>E 6:6500
>E 8:+E6-E5
>E 9:/F#+E8/E6
>E11:7500
>E12:3500
>E14:+E11+E12
>E18:+E14-E5

>F 4:/FR"TOTALS
>F 5:@SUM(C5...E5)
>F 6:@SUM(C6...E6)
>F 8:+F6-F5
>F 9:/F#+F8/F6
>F11:@SUM(C11...E11)
>F12:@SUM(C12...E12)
>F14:+F11+F12

```


VALUE OF INVENTORY

This VisiCalc model calculates an ongoing value of inventory based on a weighted-average cost of all items in stock. You provide the unit cost and quantity of each item added to the inventory and the total number of stock items sold since the last inventory report.

The inventory volume carried forward and the weighted-average cost from the previous quarter must be supplied from the previous report.

The sample model is based on figures for a camera department for the second quarter of the

year (April 1-June 30). Throughout the quarter new stock was purchased on various days and at various prices. New stock has a weighted-average unit cost of \$35.71. Prior to this quarter, there were 210 units in stock with an average unit cost of \$37.12. Averaging the previous average cost per item and the current average cost per item provides a new weighted-average unit cost for the 253 units in stock on June 30, and produces a current weighted value of \$9212.78.

PRINT A1...E36

Listing

```
>A 4:"DEPT:
>A 6:"INVENTORY
>A 7:"WEIGHTED
>A12:"PURCHASE
>A13:"DATE
>A14:/FL401
>A15:/FL502
>A16:/FL517
>A17:/FL610
>A18:/FL615
>A19:/FL617
>A20:/FL625
>A25:"WEIGHTED
>A26:"AVERAGE C
>A28:/-*
>A29:"*
>A30:"* INVENTO
>A31:"* 6/30
>A32:"*
>A33:/-*

>B 1:" VALUE 0
>B 4:"CAMERA
>B 6:" CARRIED
>B 7:"AVERAGE F
>B 9:"PURCHASES
>B10:/-=
>B12:/FR"UNIT
>B13:/FR"PRICE
>B14:/F$35
>B15:/F$34.5
>B16:/F$37.75
>B17:/F$36

>B18:/F$35.25
>B19:/F$38
>B20:/F$37.75
>B22:/FR"TOTAL
>B23:" SOLD
>B26:"OST THIS
>B28:/-*
>B30:"RY ON
>B31:+C22+E6-C23
>B33:/-*

>C 1:"F INVENTO
>C 4:"INVENTORY
>C 6:"FWD PREV
>C 7:"ROM PREV
>C13:/FR"QUANTITY
>C14:/FR10
>C15:/FR20
>C16:5
>C17:10
>C18:30
>C19:5
>C20:10
>C21:/--
>C22:@SUM(C14...C20)
>C23:47
>C26:"QTR =
>C28:"**
>C29:" *
>C30:" *
>C31:" *
>C32:" *
>C33:"**
```

Value of Inventory

```

>D 1:"RY
>D 4:" FOR END
>D 6:"QTR =
>D 7:"QTR =
>D12:/FR"TOTAL
>D13:/FR"PRICE
>D14:/F#+C14*B14
>D15:/F#+C15*B15
>D16:/F#+C16*B16
>D17:/F#+C17*B17
>D18:/F#+C18*B18
>D19:/F#+C19*B19
>D20:/F#+C20*B20
>D21:/--
>D22:/F#+SUM(D14...D20)
>D26:/F#+D22/C22
>D32:/FR"END OF
>D33:/FR"QUARTER
>D34:/FR"WEIGHTED
>D35:/FR"VALUE
>D36: +B31*(D26+E7)/2
>E 4:"OF QTR #2
>E 6:/FI210
>E 7:/F#37.12
/GC9
/GOC
/GRA
/W1

```

Model Run

VALUE OF INVENTORY

DEPT: CAMERA INVENTORY FOR END OF QTR #2

INVENTORY CARRIED FWD PREV QTR = 210

WEIGHTED AVERAGE FROM PREV QTR = 37.12

PURCHASES

=====

| PURCHASE DATE | UNIT PRICE | QUANTITY | TOTAL PRICE |
|---------------|------------|----------|-------------|
| 401 | 35.00 | 10 | 350.00 |
| 502 | 34.50 | 20 | 690.00 |
| 517 | 37.75 | 5 | 188.75 |
| 610 | 36.00 | 10 | 360.00 |
| 615 | 35.25 | 30 | 1057.50 |
| 617 | 38.00 | 5 | 190.00 |
| 625 | 37.75 | 10 | 377.50 |

| | | |
|-------|----|---------|
| TOTAL | 90 | 3213.75 |
| SOLD | 47 | |

| | | |
|--------------------------------|---|-------|
| WEIGHTED AVERAGE COST THIS QTR | = | 35.71 |
|--------------------------------|---|-------|

```

*****
#
# INVENTORY ON
# 6/30 253 #
#
*****

```

END OF
QUARTER
WEIGHTED
VALUE
9212.784

```

>E 4:"OF QTR #2
>E 6:/FI210
>E 7:/F#37.12

```

```

/GC9
/GOC
/GRA
/W1

```

Model Run

| TITLE | | FORECAST | | IN STOCK POSITION | |
|---------|-----|----------|-----|-------------------|-----|
| | | | | | |
| BOOK 1 | 100 | 100 | 100 | 100 | 100 |
| BOOK 2 | 100 | 100 | 100 | 100 | 100 |
| BOOK 3 | 100 | 100 | 100 | 100 | 100 |
| BOOK 4 | 100 | 100 | 100 | 100 | 100 |
| BOOK 5 | 100 | 100 | 100 | 100 | 100 |
| BOOK 6 | 100 | 100 | 100 | 100 | 100 |
| BOOK 7 | 100 | 100 | 100 | 100 | 100 |
| BOOK 8 | 100 | 100 | 100 | 100 | 100 |
| BOOK 9 | 100 | 100 | 100 | 100 | 100 |
| BOOK 10 | 100 | 100 | 100 | 100 | 100 |
| BOOK 11 | 100 | 100 | 100 | 100 | 100 |
| BOOK 12 | 100 | 100 | 100 | 100 | 100 |

IN STOCK POSITION

This model predicts how much time will pass before your current inventory is depleted. You should use it as an indicator of when to reorder inventory, based on your ordering lead-time.

The sample model is for a publishing company, and uses a six-month sales forecast.

To use the publishing model, enter a six-month unit sales forecast for each book and its current inventory count. The VisiCalc model calculates the number of months before each book will be out-of-stock using a monthly average of sales forecasts for the next six months.

If six months does not supply enough advance notice of a potential out-of-stock situation in your business, either extend the sales forecast for an appropriate number of months, or base your

forecast on a longer period of time (possibly two-month or quarter periods). Similarly, you may want to reduce the forecast period to better suit your ordering or manufacturing schedules.

You should find this model easier to use if you lock the stock item titles down the left side of your VisiCalc screen, and the forecast month titles across the top of the screen (/TB).

The sample model was run on December 1. To use it on January 1, replace the December sales projections with a June sales forecast; this allows a continuous six-month forecast. Then update the current inventory figures to reflect January 1 stock levels, and the VisiCalc model will report an updated out-of-stock projection.

PRINT A1...K19

Model Run

| IN STOCK POSITION | | DEC 1 | | | | | | | | | |
|-------------------|---------------|-------|------|------|------|------|---------------------|----------------|----------------|----------|--|
| TITLE | FORECAST----- | | | | | | AVERAGE SALES/MO | CURRENT INV | MOS. TO O/S | COMMENTS | |
| | DEC | JAN | FEB | MAR | APR | MAY | | | | | |
| BOOK 1 | 500 | 500 | 500 | 500 | 500 | 500 | 500 | 422 | 0.84 | ORDERED | |
| BOOK 2 | 75 | 50 | 75 | 50 | 50 | 50 | 58 | 1158 | 19.85 | | |
| BOOK 3 | 100 | 120 | 100 | 120 | 100 | 100 | 107 | 538 | 5.04 | | |
| BOOK 4 | 400 | 400 | 400 | 400 | 400 | 400 | 400 | 8415 | 21.04 | | |
| BOOK 5 | 2100 | 2000 | 2500 | 2200 | 2500 | 2500 | 2300 | 9330 | 4.06 | | |
| BOOK 6 | 600 | 500 | 600 | 500 | 500 | 500 | 533 | 3753 | 7.04 | GO O/S | |
| BOOK 7 | 500 | 500 | 500 | 500 | 500 | 500 | 500 | 3993 | 7.99 | | |
| BOOK 8 | 50 | 50 | 50 | 50 | 50 | 50 | 50 | 901 | 18.02 | | |
| BOOK 9 | 900 | 1200 | 1500 | 1200 | 1200 | 1200 | 1200 | 10046 | 8.37 | | |
| BOOK 10 | 500 | 600 | 500 | 600 | 600 | 600 | 567 | 7216 | 12.73 | | |
| BOOK 11 | 900 | 1000 | 1200 | 1000 | 900 | 1200 | 1033 | 9103 | 8.81 | | |
| BOOK 12 | 120 | 100 | 150 | 100 | 75 | 150 | 116 | 908 | 7.84 | | |

Listing

>A 1:"IN STOCK
 >A 4:"TITLE
 >A 8:"BOOK 1
 >A 9:"BOOK 2
 >A10:"BOOK 3
 >A11:"BOOK 4
 >A12:"BOOK 5
 >A13:"BOOK 6
 >A14:"BOOK 7
 >A15:"BOOK 8
 >A16:"BOOK 9
 >A17:"BOOK 10
 >A18:"BOOK 11
 >A19:"BOOK 12

>B 1:"POSITION
 >B 4:" FORE
 >B 5:" DEC
 >B 8:/FI500
 >B 9:/FI75
 >B10:/FI100
 >B11:/FI400
 >B12:/FI2100
 >B13:/FI600
 >B14:500
 >B15:/FI50
 >B16:/FI900
 >B17:/FI500
 >B18:/FI900
 >B19:/FI120

>C 4:"CAST-----
 >C 5:" JAN
 >C 8:/FI500
 >C 9:/FI50
 >C10:/FI120
 >C11:/FI400
 >C12:/FI2000
 >C13:/FI500
 >C14:500
 >C15:/FI50
 >C16:/FI1200
 >C17:/FI600
 >C18:/FI1000
 >C19:/FI100

>D 1:"DEC 1
 >D 4:"-----
 >D 5:" FEB
 >D 8:/FI500
 >D 9:/FI75
 >D10:/FI100
 >D11:/FI400

>D12:/FI2500
 >D13:/FI600
 >D14:500
 >D15:/FI50
 >D16:/FI1500
 >D17:/FI500
 >D18:/FI1200
 >D19:/FI150

>E 4:"-----
 >E 5:" MAR
 >E 8:/FI500
 >E 9:/FI50
 >E10:/FI120
 >E11:/FI400
 >E12:/FI2200
 >E13:/FI500
 >E14:500
 >E15:/FI50
 >E16:/FI1200
 >E17:/FI600
 >E18:/FI1000
 >E19:/FI100

>F 4:"-----
 >F 5:" APR
 >F 8:/FI500
 >F 9:/FI50
 >F10:/FI100
 >F11:/FI400
 >F12:/FI2500
 >F13:/FI500
 >F14:500
 >F15:/FI50
 >F16:/FI1200
 >F17:/FI600
 >F18:/FI900
 >F19:/FI75

>G 4:"-----
 >G 5:" MAY
 >G 8:/FI500
 >G 9:/FI50
 >G10:/FI100
 >G11:/FI400
 >G12:/FI2500
 >G13:/FI500
 >G14:500
 >G15:/FI50
 >G16:/FI1200
 >G17:/FI600
 >G18:/FI1200
 >G19:/FI150

>H 4:" AVERAGE
 >H 5:" SALES/MO
 >H 8:/FI+@SUM(B8...G8)/6
 >H 9:/FI+@SUM(B9...G9)/6
 >H10:/FI+@SUM(B10...G10)/6
 >H11:/FI+@SUM(B11...G11)/6
 >H12:/FI+@SUM(B12...G12)/6
 >H13:/FI+@SUM(B13...G13)/6
 >H14:/FI+@SUM(B14...G14)/6
 >H15:/FI+@SUM(B15...G15)/6
 >H16:/FI+@SUM(B16...G16)/6
 >H17:/FI+@SUM(B17...G17)/6
 >H18:/FI+@SUM(B18...G18)/6
 >H19:/FI+@SUM(B19...G19)/6

>I 4:" CURRENT
 >I 5:" INV

>I 8:422
 >I 9:1158
 >I10:538
 >I11:8415
 >I12:9330
 >I13:3753
 >I14:3993
 >I15:901
 >I16:10046
 >I17:7216
 >I18:9103
 >I19:908

>J 4:" MOS. TO
 >J 5:" O/S

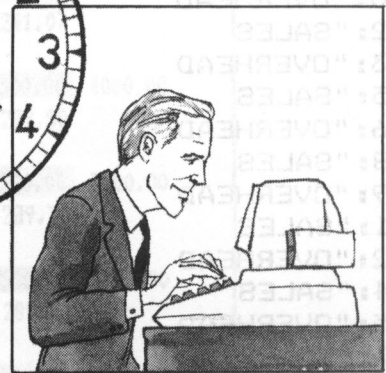
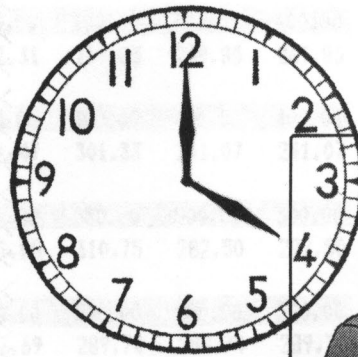
>J 8:/F\$+I8/H8
 >J 9:/F\$+I9/H9
 >J10:/F\$+I10/H10
 >J11:/F\$+I11/H11
 >J12:/F\$+I12/H12
 >J13:/F\$+I13/H13
 >J14:/F\$+I14/H14
 >J15:/F\$+I15/H15
 >J16:/F\$+I16/H16
 >J17:/F\$+I17/H17
 >J18:/F\$+I18/H18
 >J19:/F\$+I19/H19

>K 5:/FR"COMMENTS
 >K 8:/FR"ORDERED
 >K 9:/FR
 >K10:/FR
 >K11:/FR
 >K12:/FR
 >K13:/FR"GO O/S
 >K14:/FR
 >K15:/FR
 >K16:/FR
 >K17:/FR
 >K18:/FR
 >K19:/FR

/GC9
 /GFI
 /GOC
 /GRA
 /W1

SALES vs. OVERHEAD

ADVERTISING AND SALES



SALES vs. OVERHEAD

This VisiCalc model distributes a standard monthly overhead to distinct departments based on each department's monthly percentage of total sales. The model can be used in any business that can departmentalize or categorize its sales. The sample model is for a small hardware store with seven distinct departments.

The formula used to calculate percent of overhead is

$$\frac{\text{total overhead}}{\text{total sales} \times \text{dept. sales} \times 100}$$

The model can be used as a forecasting tool if

sales data is entered for months in advance; by entering projections for the coming year and then adjusting your entries as actual sales figures become available, you can calculate the actual percent of overhead.

Since there are calculations made throughout the worksheet, consider setting a global, manual recalculation command. This can save entry time if your application includes many departments. Remember, calculations will be performed only when you type an exclamation mark in the calculation grid.

PRINT A1...J50

Listing

>A 4: "MONTHLY O
>A 5: /--=
>A 6: "RENT
>A 7: /F\$700
>A13: "SALES
>A14: "OVERHEAD
>A16: "SALES
>A17: "OVERHEAD
>A19: "SALES
>A20: "OVERHEAD
>A22: "SALES
>A23: "OVERHEAD
>A25: "SALES
>A26: "OVERHEAD
>A28: "SALES
>A29: "OVERHEAD
>A31: "SALES
>A32: "OVERHEAD
>A34: "SALES
>A35: "OVERHEAD
>A37: "SALES
>A38: "OVERHEAD
>A40: "SALES
>A41: "OVERHEAD
>A43: "SALES
>A44: "OVERHEAD
>A46: "SALES
>A47: "OVERHEAD
>A49: "Y-T-D SAL
>A50: "Y-T-D OVE

>B 4: "VERHEAD
>B 5: /--=
>B 6: "ELECTRIC
>B 7: /F\$35
>B12: "MONTH
>B13: "JANUARY
>B16: "FEBRUARY
>B19: "MARCH
>B22: "APRIL
>B25: "MAY
>B28: "JUNE
>B31: "JULY
>B34: "AUGUST
>B37: "SEPTEMBER
>B40: "OCTOBER
>B43: "NOVEMBER
>B46: "DECEMBER
>B49: "ES
>B50: "RHEAD

>C 1: "SALES VS.
>C 6: "TELEPHONE
>C 7: /F\$150
>C11: "CARPENTRY
>C12: "SUPPLIES
>C13: 500
>C14: (G7/J13)*C13
>C16: 550
>C17: (G7/J16)*C16
>C19: 490

Model Run

SALES VS. OVERHEAD

MONTHLY OVERHEAD

=====

| RENT | ELECTRIC | TELEPHONE | LABOR | HEAT | OTHER | TOTAL |
|--------|----------|-----------|---------|-------|--------|---------|
| 700.00 | 35.00 | 150.00 | 1200.00 | 25.00 | 150.00 | 2260.00 |

| | MONTH | CARPENTRY SUPPLIES | PLUMBING SUPPLIES | HOUSE- WARES | ELECTRIC SUPPLIES | GLASS | FIXTURES | TOOLS | TOTAL SALES |
|----------------|-----------|-----------------------|----------------------|-----------------|----------------------|---------|----------|---------|----------------|
| SALES | JANUARY | 500.00 | 600.00 | 300.00 | 400.00 | 250.00 | 140.00 | 340.00 | 2530.00 |
| OVERHEAD | | 446.64 | 535.97 | 267.98 | 357.31 | 223.32 | 125.06 | 303.72 | |
| SALES | FEBRUARY | 550.00 | 490.00 | 330.00 | 500.00 | 400.00 | 300.00 | 410.00 | 2980.00 |
| OVERHEAD | | 417.11 | 371.61 | 250.27 | 379.19 | 303.36 | 227.52 | 310.94 | |
| SALES | MARCH | 490.00 | 500.00 | 400.00 | 430.00 | 200.00 | 300.00 | 400.00 | 2720.00 |
| OVERHEAD | | 407.13 | 415.44 | 332.35 | 357.28 | 166.18 | 249.26 | 332.35 | |
| SALES | APRIL | 600.00 | 500.00 | 400.00 | 400.00 | 300.00 | 300.00 | 400.00 | 2900.00 |
| OVERHEAD | | 467.59 | 389.66 | 311.72 | 311.72 | 233.79 | 233.79 | 311.72 | |
| SALES | MAY | 650.00 | 550.00 | 450.00 | 400.00 | 300.00 | 350.00 | 400.00 | 3100.00 |
| OVERHEAD | | 473.87 | 400.97 | 328.06 | 291.61 | 218.71 | 255.16 | 291.61 | |
| SALES | JUNE | 650.00 | 500.00 | 500.00 | 500.00 | 400.00 | 400.00 | 400.00 | 3350.00 |
| OVERHEAD | | 438.51 | 337.31 | 337.31 | 337.31 | 269.85 | 269.85 | 269.85 | |
| SALES | JULY | 750.00 | 600.00 | 550.00 | 550.00 | 500.00 | 400.00 | 400.00 | 3750.00 |
| OVERHEAD | | 452.00 | 361.60 | 331.47 | 331.47 | 301.33 | 241.07 | 241.07 | |
| SALES | AUGUST | 750.00 | 600.00 | 500.00 | 600.00 | 550.00 | 500.00 | 500.00 | 4000.00 |
| OVERHEAD | | 423.75 | 339.00 | 282.50 | 339.00 | 310.75 | 282.50 | 282.50 | |
| SALES | SEPTEMBER | 700.00 | 600.00 | 500.00 | 600.00 | 500.00 | 500.00 | 500.00 | 3900.00 |
| OVERHEAD | | 405.64 | 347.69 | 289.74 | 347.69 | 289.74 | 289.74 | 289.74 | |
| SALES | OCTOBER | 700.00 | 600.00 | 500.00 | 600.00 | 500.00 | 500.00 | 500.00 | 3900.00 |
| OVERHEAD | | 405.64 | 347.69 | 289.74 | 347.69 | 289.74 | 289.74 | 289.74 | |
| SALES | NOVEMBER | 700.00 | 600.00 | 500.00 | 600.00 | 500.00 | 500.00 | 500.00 | 3900.00 |
| OVERHEAD | | 405.64 | 347.69 | 289.74 | 347.69 | 289.74 | 289.74 | 289.74 | |
| SALES | DECEMBER | 700.00 | 600.00 | 500.00 | 600.00 | 500.00 | 500.00 | 500.00 | 3900.00 |
| OVERHEAD | | 405.64 | 347.69 | 289.74 | 347.69 | 289.74 | 289.74 | 289.74 | |
| Y-T-D SALES | | 7740.00 | 6740.00 | 5430.00 | 6180.00 | 4900.00 | 4690.00 | 5250.00 | 40930.00 |
| Y-T-D OVERHEAD | | 5149.17 | 4542.33 | 3600.65 | 4095.67 | 3186.26 | 3043.19 | 3502.74 | 27120.00 |

| | |
|--------------------------------|--------------------------------|
| >C20: (G7/J19)*C19 | >D49: +D13+D16+D19+D22+D25+D28 |
| >C22: 600 | +D31+D34+D37+D40+D43+D46 |
| >C23: (G7/J22)*C22 | >D50: +D14+D17+D20+D23+D26+D29 |
| >C25: 650 | +D32+D35+D38+D41+D44+D47 |
| >C26: (G7/J25)*C25 | |
| >C28: 650 | >E 6: /FR"HEAT |
| >C29: (G7/J28)*C28 | >E 7: /F#25 |
| >C31: 750 | >E11: /FR"HOUSE- |
| >C32: (G7/J31)*C31 | >E12: /FR"WARES |
| >C34: 750 | >E13: 300 |
| >C35: (G7/J34)*C34 | >E14: (G7/J13)*E13 |
| >C37: 700 | >E16: 330 |
| >C38: (G7/J37)*C37 | >E17: (G7/J16)*E16 |
| >C40: 700 | >E19: 400 |
| >C41: (G7/J40)*C40 | >E20: (G7/J19)*E19 |
| >C43: 700 | >E22: 400 |
| >C44: (G7/J43)*C43 | >E23: (G7/J22)*E22 |
| >C46: 700 | >E25: 450 |
| >C47: (G7/J46)*C46 | >E26: (G7/J25)*E25 |
| >C48: /-- | >E28: 500 |
| >C49: +C13+C16+C19+C22+C25+C28 | >E29: (G7/J28)*E28 |
| +C31+C34+C37+C40+C43+C46 | >E31: 550 |
| >C50: +C14+C17+C20+C23+C26+C29 | >E32: (G7/J31)*E31 |
| +C32+C35+C38+C41+C44+C47 | >E34: 500 |
| | >E35: (G7/J34)*E34 |
| >D 1: /FR"OVERHEAD | >E37: 500 |
| >D 6: /FR"LABOR | >E38: (G7/J37)*E37 |
| >D 7: /F#1200 | >E40: 500 |
| >D11: /FR"PLUMBING | >E41: (G7/J40)*E40 |
| >D12: /FR"SUPPLIES | >E43: 500 |
| >D13: 600 | >E44: (G7/J43)*E43 |
| >D14: (G7/J13)*D13 | >E46: 500 |
| >D16: 490 | >E47: (G7/J46)*E46 |
| >D17: (G7/J16)*D16 | >E48: /-- |
| >D19: 500 | >E49: +E13+E16+E19+E22+E25+E28 |
| >D20: (G7/J19)*D19 | +E31+E34+E37+E40+E43+E46 |
| >D22: 500 | >E50: +E14+E17+E20+E23+E26+E29 |
| >D23: (G7/J22)*D22 | +E32+E35+E38+E41+E44+E47 |
| >D25: 550 | |
| >D26: (G7/J25)*D25 | >F 6: /FR"OTHER |
| >D28: 500 | >F 7: /F#150 |
| >D29: (G7/J28)*D28 | >F11: /FR"ELECTRIC |
| >D31: 600 | >F12: /FR"SUPPLIES |
| >D32: (G7/J31)*D31 | >F13: 400 |
| >D34: 600 | >F14: (G7/J13)*F13 |
| >D35: (G7/J34)*D34 | >F16: 500 |
| >D37: 600 | >F17: (G7/J16)*F16 |
| >D38: (G7/J37)*D37 | >F19: 430 |
| >D40: 600 | >F20: (G7/J19)*F19 |
| >D41: (G7/J40)*D40 | >F22: 400 |
| >D43: 600 | >F23: (G7/J22)*F22 |
| >D44: (G7/J43)*D43 | >F25: 400 |
| >D46: 600 | >F26: (G7/J25)*F25 |
| >D47: (G7/J46)*D46 | >F28: 500 |
| >D48: /-- | |


```

>F29: (G7/J28)*F28
>F31: 550
>F32: (G7/J31)*F31
>F34: 600
>F35: (G7/J34)*F34
>F37: 600
>F38: (G7/J37)*F37
>F40: 600
>F41: (G7/J40)*F40
>F43: 600
>F44: (G7/J43)*F43
>F46: 600
>F47: (G7/J46)*F46
>F48: /--
>F49: +F13+F16+F19+F22+F25+F28
      +F31+F34+F37+F40+F43+F46
>F50: +F14+F17+F20+F23+F26+F29
      +F32+F35+F38+F41+F44+F47

>G 6: /FR"TOTAL
>G 7: /F#SUM(A7...F7)
>G12: /FR"GLASS
>G13: 250
>G14: (G7/J13)*G13
>G16: 400
>G17: (G7/J16)*G16
>G19: 200
>G20: (G7/J19)*G19
>G22: 300
>G23: (G7/J22)*G22
>G25: 300
>G26: (G7/J25)*G25
>G28: 400
>G29: (G7/J28)*G28
>G31: 500
>G32: (G7/J31)*G31
>G34: 550
>G35: (G7/J34)*G34
>G37: 500
>G38: (G7/J37)*G37
>G40: 500
>G41: (G7/J40)*G40
>G43: 500
>G44: (G7/J43)*G43
>G46: 500
>G47: (G7/J46)*G46
>G48: /--
>G49: +G13+G16+G19+G22+G25+G28
      +G31+G34+G37+G40+G43+G46
>G50: +G14+G17+G20+G23+G26+G29
      +G32+G35+G38+G41+G44+G47

>H12: /FR"TOOLS
>H13: 340
>H14: (G7/J13)*H13
>H16: 300
>H17: (G7/J16)*H16
>H19: 300
>H20: (G7/J19)*H19
>H22: 300
>H23: (G7/J22)*H22
>H25: 350
>H26: (G7/J25)*H25
>H28: 400
>H29: (G7/J28)*H28
>H31: 400
>H32: (G7/J31)*H31
>H34: 500
>H35: (G7/J34)*H34
>H37: 500
>H38: (G7/J37)*H37
>H40: 500
>H41: (G7/J40)*H40
>H43: 500
>H44: (G7/J43)*H43
>H46: 500
>H47: (G7/J46)*H46
>H48: /--
>H49: +H13+H16+H19+H22+H25+H28
      +H31+H34+H37+H40+H43+H46
>H50: +H14+H17+H20+H23+H26+H29
      +H32+H35+H38+H41+H44+H47

>I12: /FR"TOOLS
>I13: 340
>I14: (G7/J13)*I13
>I16: 410
>I17: (G7/J16)*I16
>I19: 400
>I20: (G7/J19)*I19
>I22: 400
>I23: (G7/J22)*I22
>I25: 400
>I26: (G7/J25)*I25
>I28: 400
>I29: (G7/J28)*I28
>I31: 400
>I32: (G7/J31)*I31
>I34: 500
>I35: (G7/J34)*I34
>I37: 500
>I38: (G7/J37)*I37
>I40: 500
>I41: (G7/J40)*I40
>I43: 500
>I44: (G7/J43)*I43
>I46: 500
>I47: (G7/J46)*I46
>I48: /--

```

>I49: +I13+I16+I19+I22+I25+I28
 +I31+I34+I37+I40+I43+I46
 >I50: +I14+I17+I20+I23+I26+I29
 +I32+I35+I38+I41+I44+I47

>J11: /FR"TOTAL

>J12: /FR"SALES

>J13: @SUM(C13...I13

>J16: @SUM(C16...I16

>J19: @SUM(C19...I19)

>J22: @SUM(C22...I22)

>J25: @SUM(C25...I25)

>J28: @SUM(C28...I28)

>J31: @SUM(C31...I31)

>J34: @SUM(C34...I34)

>J37: @SUM(C37...I37)

>J40: @SUM(C40...I40)

>J43: @SUM(C43...I43)

>J46: @SUM(C46...I46)

>J48: /--

>J49: @SUM(C49...I49)

>J50: @SUM(C50...I50)

/GC9

/GF\$

/GOC

/GRM

/W1

+F13+F16+F19+F22+F25+F28

+F21+F24+F27+F30+F33+F36

+F31+F34+F37+F40+F43+F46

+F32+F35+F38+F41+F44+F47

>G 6: /FR"TOTAL

>G 7: /FR"SUM(A7...I7)

>G12: /FR"CLASS

>G13: 250

>G14: (G7\J12)*G12

>G15: 400

>G17: (G7\J16)*G16

>G19: 200

>G20: (G7\J19)*G19

>G22: 200

>G23: (G7\J22)*G22

>G25: 200

>G26: (G7\J26)*G26

>G28: 400

>G29: (G7\J29)*G29

>G31: 800

>G32: (G7\J32)*G32

>G34: 800

>G35: (G7\J35)*G35

>G37: 200

>G38: (G7\J38)*G38

>G40: 200

>G41: (G7\J41)*G41

>G43: 200

>G44: (G7\J44)*G44

>G46: 200

>G47: (G7\J47)*G47

>G48: /--

>G49: +G13+G16+G19+G22+G25+G28

+G31+G34+G37+G40+G43+G46

>G50: +G14+G17+G20+G23+G26+G29

+G32+G35+G38+G41+G44+G47

>G51: 200

>G52: (G7\J52)*G52

>G54: 200

>G55: (G7\J55)*G55

>G57: 200

>G58: (G7\J58)*G58

>G60: 200

>G61: (G7\J61)*G61

RETAIL MARK-UP

This is a simple model that calculates the retail price of a product based on its unit cost and your desired profit. The desired profit is entered as a percent, and can be different for every product on your list. After each product has been entered, the mark-up percent for your entire list is averaged, and it can be used to monitor your cost-to-profit ratio.

If you enter all your products in this model, you could generate a price list by moving the selling price next to the product name, and printing just those two columns.

PRINT A1...D20

Model Run

<<< RETAIL MARK-UP >>>

| PRODUCT | UNIT COST | DESIRED PROF % | SELLING PRICE |
|------------|-----------|----------------|---------------|
| ===== | ===== | ===== | ===== |
| UNIT ONE | 523.00 | 35 | 804.62 |
| UNIT TWO | 402.00 | 20 | 502.50 |
| UNIT THREE | 221.00 | 40 | 368.33 |
| UNIT FOUR | 400.00 | 33 | 597.01 |
| UNIT FIVE | 123.00 | 45 | 223.64 |
| UNIT SIX | 88.00 | 37.5 | 140.80 |

AVERAGE MARK-UP = 35.08333

Listing

>A 6:"PRODUCT
>A 7:"=====
>A 9:"UNIT ONE

>A10:"UNIT TWO
>A11:"UNIT THREE
>A12:"UNIT FOUR
>A13:"UNIT FIVE
>A14:"UNIT SIX
>A18:"AVERAGE M

>B 1:"<<< RETA
>B 5:/FR" UNIT
>B 6:/FR" COST
>B 7:/FR" =====
>B 9:/F#523
>B10:/F#402
>B11:/F#221
>B12:/F#400
>B13:/F#123
>B14:/F#88
>B18:"ARK-UP =

>C 1:"IL MARK-U
>C 5:/FR"DESIRED
>C 6:" PROF %
>C 7:" =====
>C 9:35
>C10:20
>C11:40
>C12:33
>C13:45
>C14:37.5
>C18:@AVERAGE(C9...C14)

>D 1:"P >>>
>D 5:/FR"SELLING
>D 6:/FR"PRICE
>D 7:" =====
>D 9:/F#+B9/(1-(C9/100))
>D10:/F#+B10/(1-(C10/100))
>D11:/F#+B11/(1-(C11/100))
>D12:/F#+B12/(1-(C12/100))
>D13:/F#+B13/(1-(C13/100))
>D14:/F#+B14/(1-(C14/100))

/GC9
/GOC
/GRA
/W1

SALES COMMISSIONS REGISTER

This model calculates sales commissions on a sliding scale and, with a few extra steps, keeps a running year-to-date tally on both commissions and draws. Override sales commissions may also be calculated.

The sliding scale is reflected in the Sales Commission Table. Employees who have up to \$3000 in sales earn a 35% commission; those whose sales total over \$3000 but less than \$6000 earn 40% of the difference; over \$6000 but less than \$10,000 in sales earns them 50% of the difference; and anything over \$10,000 earns 50%. For example, if a salesperson sells products or services worth \$5000, he or she would be paid 35% of the \$3000 plus 40% of \$2000. To aid the calculation, the column labeled Plus contains the precalculated commissions on the break-point minus \$1.

As an example, \$3001 is the first break-point, so the Plus for \$3001 is \$1050 — 35% of \$3000. In calculating a commission, the sales volume is used as an @LOOKUP value applied to the To column (the \$1 entry in the table satisfies the less than \$6000 in sales requirement). This returns the appropriate percentage, which is used to calculate the total commissions.

The commission to be paid is calculated in three steps:

- Subtracting the Minus amount from the amount of sale, then
- Multiplying the difference by the decimal percentage (%/100), and
- Adding the Plus amount.

In the sample model, salesperson Andersen sold \$3500. His commission is calculated as 35% of \$3000 plus 40% of \$500. The calculation work area shows the numbers of the first three commissions transferred for calculation.

You can also enter override commissions for

any salesperson. First, enter the company override percentage rate. Then, if there is an override sale, enter the amount in that column in the model.

In addition to calculating current commissions, this model can also be used as a year-to-date record, although the necessary steps are a little more complicated.

When the model is loaded into memory, it lists the previous period's weekly or monthly calculations, including the current and prior Y-T-D. At this point, the prior Y-T-D should become the current Y-T-D. Thus, you would first copy the figure under current as prior for each salesperson listed. The same should be done for prior Y-T-D draw.

Next, blank out the Amount of Sale (and Override, if applicable). Do the same for Current Draw. When all have been blanked, press the exclamation mark key and the VisiCalc model will recalculate the figures. The end result should be several columns showing NA.

At this point the current period's sales are ready to be entered. Enter new sales amounts or a 0 for any salesperson with no current sales. Recalculate using the exclamation mark, and the NA notations should be replaced with dollar amounts throughout the report. The final result is a new register with updated sales and Y-T-D figures.

Save this register under a new file name. You might want to save it twice, once on your historical data disk as "COMM.REG.mmddyy", and again on your work disk as "CURR.REG". Load CURR.REG the next time commissions are to be figured.

PRINT A1...M29, Sales

Commissions Register

021...Q28, Calculation Work Area

Model Run

SALES COMMISSIONS REGISTER

<SALES COMMISSION TABLE >

| TO | PERCENTG | PLUS | MINUS |
|----------|----------|---------|----------|
| 1.00 | 35 | 0.00 | 0.00 |
| 3001.00 | 40 | 1050.00 | 3000.00 |
| 6001.00 | 45 | 2250.00 | 6000.00 |
| 10001.00 | 50 | 6750.00 | 10000.00 |

OVERRIDE PERCENTG= 5

SALES COMMISSION REGISTER FOR PERIOD ENDING: MM/DD/YY

| SALESMAN | DATE OF SALE | AMT OF SALE | COMM | OVERRIDE SALE | OVERRIDE COMM | PRIOR Y-T-D COMM | CURR Y-T-D COMM | PRIOR Y-T-D DRAW | CURR Y-T-D DRAW | SALES LESS DRAW |
|----------|--------------|-------------|----------|---------------|---------------|------------------|-----------------|------------------|-----------------|-----------------|
| ANDERSEN | OCT 17 | 3500.00 | 1250.00 | | 0.00 | 2400.00 | 3650.00 | 2000.00 | 500.00 | 1150.00 |
| BARTOK | OCT 15 | 12000.00 | 7750.00 | | 0.00 | 3000.00 | 10750.00 | 2500.00 | 500.00 | 7750.00 |
| HANNING | OCT 7 | 10000.00 | 4050.00 | 2000.00 | 100.00 | 1800.00 | 5950.00 | 3000.00 | 500.00 | 2450.00 |
| MCGOWAN | OCT 8 | 2500.00 | 875.00 | | 0.00 | 1000.00 | 1875.00 | 3000.00 | 500.00 | -1625.00 |
| NELSON | OCT 20 | 1000.00 | 350.00 | 4500.00 | 225.00 | 550.00 | 1125.00 | 3500.00 | 500.00 | -2875.00 |
| ----- | | | | | | | | | | |
| TOTALS: | | 29000.00 | 14275.00 | 6500.00 | 325.00 | 8750.00 | 23350.00 | 14000.00 | 2500.00 | 6850.00 |

Sales Commissions Register

| CALCULATION WORK AREA | | |
|-----------------------|---------|----------|
| % | PLUS | MINUS |
| 40 | 1050.00 | 3000.00 |
| 50 | 6750.00 | 10000.00 |
| 45 | 2250.00 | 6000.00 |
| 35 | 0.00 | 0.00 |
| 35 | 0.00 | 0.00 |

Calculation Work Area

Listing

>A18: "SALES COM

>A21: "SALESMAN

>A23: "ANDERSEN

>A24: "BARTOK

>A25: "HANNING

>A26: "MCGOWAN

>A27: "NELSON

>A28: /---

>B18: "MISSION R

>B28: /---

>C 1: "SALES COM

>C16: "OVERRIDE


```

>C18:"EGISTER F
>C21:/FR"DATE OF
>C22:/FR"SALE
>C23:/FR"OCT 17
>C24:/FR"OCT 15
>C25:/FR"OCT 7
>C26:/FR"OCT 8
>C27:/FR"OCT 20
>C28:/--
>C29:/FR"TOTALS:

>D 1:"MISSIONS
>D 4:" <SALES
>D 6:/FL" TO
>D 7:1
>D 8:3001
>D 9:6001
>D10:10001
>D16:"PERCENTG=
>D18:"OR PERIOD
>D21:/FR"AMT OF
>D22:/FR"SALE
>D23:3500
>D24:12000
>D25:10000
>D26:2500
>D27:1000
>D28:/--
>D29:@SUM(D23...D27)

>E 1:"REGISTER
>E 4:" COMMISSI
>E 6:/FR"PERCENTG
>E 7:/FI35
>E 8:/FI40
>E 9:/FI45
>E10:/FI50
>E16:/FL5
>E18:" ENDING:
>E22:/FR"COMM
>E23:(D23-Q23)*(Q23/100)+P23
>E24:(D24-Q24)*(Q24/100)+P24
>E25:(D25-Q25)*(Q25/100)+P25
>E26:(D26-Q26)*(Q26/100)+P26
>E27:(D27-Q27)*(Q27/100)+P27
>E28:/--
>E29:@SUM(E23...E27)

>F 4:"ON TABLE
>F 6:/FR"PLUS
>F 7:0
>F 8:1050
>F 9:2250
>F10:6750
>F18:"MM/DD/YY

>F21:/FR"OVERRIDE
>F22:/FR"SALE
>F25:2000
>F27:4500
>F28:/--
>F29:@SUM(F23...F27)

>G 4:">
>G 6:/FR"MINUS
>G 7:0
>G 8:3000
>G 9:6000
>G10:10000
>G21:/FR"OVERRIDE
>G22:/FR"COMM
>G23:+F23*(E16/100)
>G24:+F24*(E16/100)
>G25:+F25*(E16/100)
>G26:+F26*(E16/100)
>G27:+F27*(E16/100)
>G28:/--
>G29:@SUM(G23...G27)

>H20:/FR"PRIOR
>H21:/FR"Y-T-D
>H22:/FR"COMM
>H23:2400
>H24:3000
>H25:1800
>H26:1000
>H27:550
>H28:/--
>H29:@SUM(H23...H27)

>I20:/FR"CURR
>I21:/FR"Y-T-D
>I22:/FR"COMM
>I23:+H23+G23+E23
>I24:+H24+G24+E24
>I25:+H25+G25+E25
>I26:+H26+G26+E26
>I27:+H27+G27+E27
>I28:/--
>I29:@SUM(I23...I27)

>J20:/FR"PRIOR
>J21:/FR"Y-T-D
>J22:/FR"DRAW
>J23:2000
>J24:2500
>J25:3000
>J26:3000
>J27:3500
>J28:/--
>J29:@SUM(J23...J27)

```

>K20:/FR
>K21:/FR"CURR
>K22:/FR"DRAW
>K23:500
>K24:500
>K25:500
>K26:500
>K27:500
>K28:/--
>K29:@SUM(K23...K27)

>L21:/FR"Y-T-D
>L22:/FR"DRAW
>L23:+J23+K23
>L24:+J24+K24
>L25:+J25+K25
>L26:+J26+K26
>L27:+J27+K27
>L28:/--
>L29:@SUM(L23...L27)

>M20:/FR"SALES
>M21:/FR"LESS
>M22:/FR"DRAW
>M23:+I23-L23
>M24:+I24-L24
>M25:+I25-L25
>M26:+I26-L26
>M27:+I27-L27
>M28:/--
>M29:@SUM(M23...M27)

>O21:/FR" CALCUL

>O22:/FR" %
>O23:/FI@LOOKUP(D23,D7...D10)
>O24:/FI@LOOKUP(D24,D7...D10)
>O25:/FI@LOOKUP(D25,D7...D10)
>O26:/FI@LOOKUP(D26,D7...D10)
>O27:/FI@LOOKUP(D27,D7...D10)
>O28:/--

>P21:"ATION WOR
>P22:/FR"PLUS
>P23:@LOOKUP(O23,E7...E10)
>P24:@LOOKUP(O24,E7...E10)
>P25:@LOOKUP(O25,E7...E10)
>P26:@LOOKUP(O26,E7...E10)
>P27:@LOOKUP(O27,E7...E10)
>P28:/--

>Q21:"K AREA
>Q22:/FR"MINUS
>Q23:@LOOKUP(P23,F7...F10)
>Q24:@LOOKUP(P24,F7...F10)
>Q25:@LOOKUP(P25,F7...F10)
>Q26:@LOOKUP(P26,F7...F10)
>Q27:@LOOKUP(P27,F7...F10)
>Q28:/--

/GC9
/GF\$
/GDC
/GRA
/W1

>R2:/FR"RENT
>R3:/FR"PROFIT
>R4:2007.5
>R5:2025
>R6:2025
>R7:2025
>R8:2025
>R9:2025
>R10:2025
>R11:2025
>R12:2025
>R13:2025
>R14:2025
>R15:2025
>R16:2025
>R17:2025
>R18:2025
>R19:2025
>R20:/--
>R21:@SUM(R5...R19)

>S2:/FR"RENT
>S3:/FR"PROFIT
>S4:2007.5
>S5:2025
>S6:2025
>S7:2025
>S8:2025
>S9:2025
>S10:2025
>S11:2025
>S12:2025
>S13:2025
>S14:2025
>S15:2025
>S16:2025
>S17:2025
>S18:2025
>S19:2025
>S20:/--
>S21:@SUM(S5...S19)

Listing

- >A1:"JANUARY"
- >A2:"FEBRUARY"
- >A3:"MARCH"
- >A4:"APRIL"
- >A5:"MAY"
- >A6:"JUNE"
- >A7:"JULY"
- >A8:"AUGUST"
- >A9:"SEPTEMBER"
- >A10:"OCTOBER"
- >A11:"NOVEMBER"
- >A12:"DECEMBER"
- >A13:"--"
- >A14:"ANNUAL"

RETAIL SALES SUMMARY

This model calculates profit-to-sales, labor-to-sales, and rent-to-sales ratios, as well as stock turnover rates. These ratios are calculated on monthly figures, and then totaled for an annual average.

Like many business models, the Retail Sales

Summary report can be used as a forecasting tool. To do so, enter your projected monthly figures, and at the end of any month, enter the actual figures. By the end of the year, you will have an actual annual summary.

PRINT A1...K21

Model Run

| RETAIL SALES SUMMARY | | | | | | | | | | |
|----------------------|-----------------|----------------|--------------|---------------|---------------------------|--------------------------|-------------------------|---------------|------------------|-------------------|
| | MONTHLY RENT | LABOR COSTS | NET SALES | NET PROFIT | PROFIT/ SALES RATIO | LABOR/ SALES RATIO | RENT/ SALES RATIO | UNITS SOLD | AVERAGE STOCK | STOCK TURNOVER |
| JANUARY | 1750.00 | 3600.00 | 10500.00 | 2887.50 | 27.50 | 34.29 | 16.67 | 658 | 1500 | 43.87 |
| FEBUARY | 1750.00 | 3800.00 | 11000.00 | 3025.00 | 27.50 | 34.55 | 15.91 | 690 | 1450 | 47.59 |
| MARCH | 1750.00 | 4000.00 | 10000.00 | 2750.00 | 27.50 | 40.00 | 17.50 | 627 | 1550 | 40.45 |
| APRIL | 1750.00 | 4000.00 | 9500.00 | 2612.00 | 27.49 | 42.11 | 18.42 | 596 | 1600 | 37.25 |
| MAY | 1750.00 | 3750.00 | 11000.00 | 3025.00 | 27.50 | 34.09 | 15.91 | 690 | 1650 | 41.82 |
| JUNE | 1750.00 | 4500.00 | 12000.00 | 3300.00 | 27.50 | 37.50 | 14.58 | 752 | 1650 | 45.58 |
| JULY | 1750.00 | 5500.00 | 11050.00 | 3038.75 | 27.50 | 49.77 | 15.84 | 693 | 1700 | 40.76 |
| AUGUST | 1750.00 | 5250.00 | 13000.00 | 3575.00 | 27.50 | 40.38 | 13.46 | 815 | 1750 | 46.57 |
| SEPTEMBER | 1750.00 | 5050.00 | 12500.00 | 3437.00 | 27.50 | 40.40 | 14.00 | 784 | 1750 | 44.80 |
| OCTOBER | 1750.00 | 4000.00 | 11000.00 | 3025.00 | 27.50 | 36.36 | 15.91 | 690 | 1800 | 38.33 |
| NOVEMBER | 1750.00 | 5500.00 | 14500.00 | 3987.00 | 27.50 | 37.93 | 12.07 | 909 | 1800 | 50.50 |
| DECEMBER | 1750.00 | 6500.00 | 17500.00 | 4812.50 | 27.50 | 37.14 | 10.00 | 1097 | 2000 | 54.85 |
| ANNUAL | 21000.00 | 55450.00 | 143550.00 | 39474.75 | 27.50 | 38.71 | 15.02 | 750 | 1683 | 44.36 |

Listing

```
>A 8: "JANUARY
>A 9: "FEBUARY
>A10: "MARCH
>A11: "APRIL
>A12: "MAY
>A13: "JUNE
>A14: "JULY
>A15: "AUGUST
>A16: "SEPTEMBER
>A17: "OCTOBER
>A18: "NOVEMBER
>A19: "DECEMBER
>A20: /--
>A21: "ANNUAL
```

```
>B 5: /FR"MONTHLY
>B 6: /FR"RENT
>B 8: 1750
>B 9: 1750
>B10: 1750
>B11: 1750
>B12: 1750
>B13: 1750
>B14: 1750
>B15: 1750
>B16: 1750
>B17: 1750
>B18: 1750
>B19: 1750
```

```

>B20: /--
>B21: @SUM(B8...B19)

>C 1: "RETAIL SALES
>C 5: /FR"LABOR
>C 6: /FR" COSTS
>C 8: 3600
>C 9: 3800
>C10: 4000
>C11: 4000
>C12: 3750
>C13: 4500
>C14: 5500
>C15: 5250
>C16: 5050
>C17: 4000
>C18: 5500
>C19: 6500
>C20: /--
>C21: @SUM(C8...C19)

>D 1: " SUMMARY
>D 5: /FR"NET
>D 6: /FR"SALES
>D 8: 10500
>D 9: 11000
>D10: 10000
>D11: 9500
>D12: 11000
>D13: 12000
>D14: 11050
>D15: 13000
>D16: 12500
>D17: 11000
>D18: 14500
>D19: 17500
>D20: /--
>D21: @SUM(D8...D19)

>E 5: /FR"NET
>E 6: /FR"PROFIT
>E 8: 2887.5
>E 9: 3025
>E10: 2750
>E11: 2612
>E12: 3025
>E13: 3300
>E14: 3038.75
>E15: 3575
>E16: 3437
>E17: 3025
>E18: 3987
>E19: 4812.5
>E20: /--
>E21: @SUM(E8...E19)

>F 4: /FR"PROFIT/
>F 5: /FR"SALES
>F 6: /FR"RATIO
>F 8: (E8/D8)*100
>F 9: (E9/D9)*100
>F10: (E10/D10)*100
>F11: (E11/D11)*100
>F12: (E12/D12)*100
>F13: (E13/D13)*100
>F14: (E14/D14)*100
>F15: (E15/D15)*100
>F16: (E16/D16)*100
>F17: (E17/D17)*100
>F18: (E18/D18)*100
>F19: (E19/D19)*100
>F20: /--
>F21: @AVERAGE(F8...F19)

>G 4: /FR"LABOR/
>G 5: /FR"SALES
>G 6: /FR"RATIO
>G 8: (C8/D8)*100
>G 9: (C9/D9)*100
>G10: (C10/D10)*100
>G11: (C11/D11)*100
>G12: (C12/D12)*100
>G13: (C13/D13)*100
>G14: (C14/D14)*100
>G15: (C15/D15)*100
>G16: (C16/D16)*100
>G17: (C17/D17)*100
>G18: (C18/D18)*100
>G19: (C19/D19)*100
>G20: /--
>G21: @AVERAGE(G8...G19)

>H 4: /FR"RENT/
>H 5: /FR"SALES
>H 6: /FR"RATIO
>H 8: (B8/D8)*100
>H 9: (B9/D9)*100
>H10: (B10/D10)*100
>H11: (B11/D11)*100
>H12: (B12/D12)*100
>H13: (B13/D13)*100
>H14: (B14/D14)*100
>H15: (B15/D15)*100
>H16: (B16/D16)*100
>H17: (B17/D17)*100
>H18: (B18/D18)*100
>H19: (B19/D19)*100
>H20: /--
>H21: @AVERAGE(H8...H19)

>I 5: /FR"UNITS

```

>I 6:/FR"SOLD
>I 8:/FI1658
>I 9:/FI1690
>I10:/FI1627
>I11:/FI1596
>I12:/FI1690
>I13:/FI1752
>I14:/FI1693
>I15:/FI1815
>I16:/FI1784
>I17:/FI1690
>I18:/FI1909
>I19:/FI1097
>I20:/--
>I21:/FI@AVERAGE(I8...I19)

>J 5:/FR"AVERAGE
>J 6:/FR"STOCK
>J 8:/FI1500
>J 9:/FI1450
>J10:/FI1550
>J11:/FI1600
>J12:/FI1650
>J13:/FI1650
>J14:/FI1700
>J15:/FI1750
>J16:/FI1750
>J17:/FI1800

>J18:/FI1800
>J19:/FI2000
>J20:/--
>J21:/FI@AVERAGE(J8...J19)

>K 5:/FR"STOCK
>K 6:/FR"TURNOVER
>K 8:(I8/J8)*100
>K 9:(I9/J9)*100
>K10:(I10/J10)*100
>K11:(I11/J11)*100
>K12:(I12/J12)*100
>K13:(I13/J13)*100
>K14:(I14/J14)*100
>K15:(I15/J15)*100
>K16:(I16/J16)*100
>K17:(I17/J17)*100
>K18:(I18/J18)*100
>K19:(I19/J19)*100
>K20:/--
>K21:@AVERAGE(K8...K19)

/GC12
/GF\$
/GOC
/GRM
/W1

SEASONAL INDEX

This model uses quarterly sales histories to calculate seasonal indices. These indices can then be used to predict sales. This model will benefit sales managers in those industries which are affected by seasonal sales fluctuations.

Seasonal ratios are calculated for each quarter of sales history by dividing the actual sales by the

average quarterly sales for all years. The average of each quarter's ratios over the years produces the seasonal index. The more years of sales history you provide, the more accurate your seasonal index will be.

PRINT A1...G19

Model Run

| SEASONAL INDEX | | | | | | |
|------------------|------|----------|----------|----------|----------|---------------|
| SALES | YEAR | QTR 1 | QTR 2 | QTR 3 | QTR 4 | AVERAGE SALES |
| | 1978 | 344 | 357 | 371 | 409 | 370.25 |
| | 1979 | 355 | 390 | 383 | 417 | 386.25 |
| | 1980 | 388 | 412 | 431 | 488 | 429.75 |
| | 1981 | 408 | 429 | 467 | 501 | 451.25 |
| COMPUTED RATIOS | 1978 | .9291020 | .9642134 | 1.002026 | 1.104659 | |
| | 1979 | .9190939 | 1.009709 | .9915858 | 1.079612 | |
| | 1980 | .9028505 | .9586969 | 1.002909 | 1.135544 | |
| | 1981 | .9041551 | .9506925 | 1.034903 | 1.110249 | |
| SEASONAL INDICES | | .9138004 | .9708279 | 1.007856 | 1.107516 | |

Listing

```

>A 4:"SALES
>A13:"COMPUTED
>A14:"RATIOS
>A18:"SEASONAL
>A19:"INDICES

>B 4:/FR"YEAR
>B 6:1978
>B 7:1979
>B 8:1980
>B 9:1981
>B13:1978
>B14:1979

>B15:1980
>B16:1981

>C 4:/FR"QTR 1
>C 6:344
>C 7:355
>C 8:388
>C 9:408
>C13:+C6/G6
>C14:+C7/G7
>C15:+C8/G8
>C16:+C9/G9
>C18:@AVERAGE(C13...C16)

```


SINGLE SERVER QUEUING MODEL

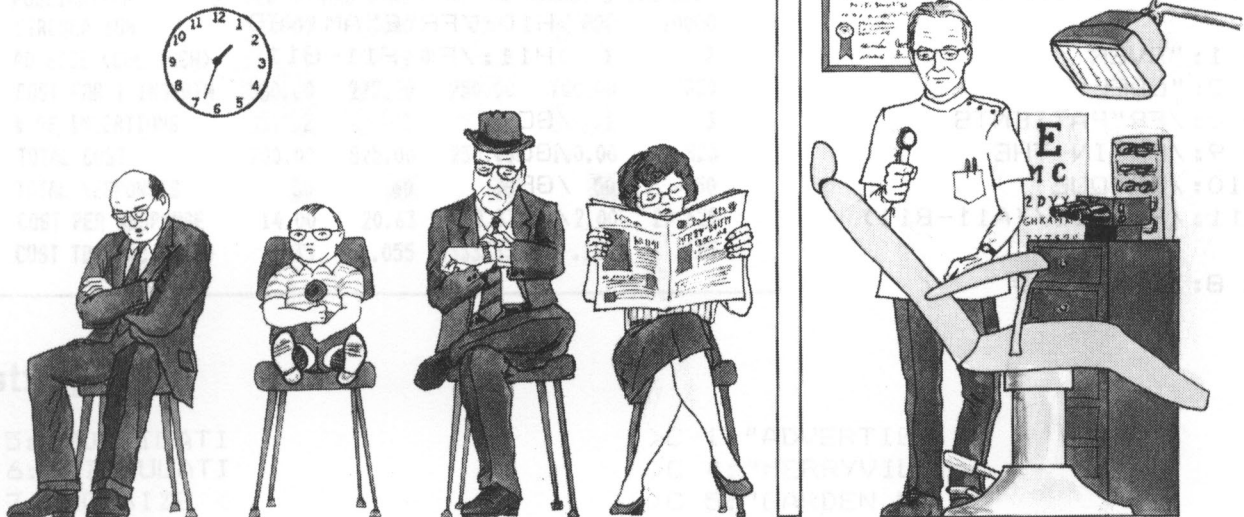
This model evaluates how much time customers or clients spend waiting to be served in any single-serve situation, such as a beauty salon or doctor's office. The model assumes customers are served on a first-come, first-served basis.

You must provide two figures: how many customers you can serve in an hour, and the average number of customers that enter your office in an hour.

In the sample model, an eye examiner feels he

can complete 15 eye examinations in an hour. The receptionist believes that approximately 11 people enter the office each hour. Given the time it takes to usher patients between the waiting room and the examination area, the model delineates how efficiently time is spent. It can also help evaluate if more examiners or equipment are needed.

PRINT A1...H11



Model Run

SINGLE SERVER QUEUING MODEL

FOR: EYE EXAMINATION

| | | | | | <IN MINUTES> | | |
|------------|------------------|-----------------|-----------------|-----------------|-----------------|---------|-------|
| <PATIENTS> | | | | | | | |
| <PER HOUR> | | % TIME PATIENTS | | AVG # | | TIME | |
| MAXIMUM # | AVERAGE EXAMINER | IN THE PATIENTS | IN THE PATIENTS | IN THE PATIENTS | IN THE PATIENTS | TIME | TIME |
| SERVED | VISTING | BUSY | QUE | WAITING | SYSTEM | WAITING | BEING |
| 15 | 11 | 73.33 | 2.75 | 2.02 | 15.00 | 11.00 | 4.00 |

Listing

```

>A 5:/FR"FOR:
>A 7:"          <PA
>A 8:"          <PE
>A 9:"MAXIMUM #
>A10:"SERVED
>A11:15

>B 5:"EYE EXAMI
>B 7:"TIENTS>
>B 8:"R HOUR>
>B 9:/FR"AVERAGE
>B10:/FR"VISTING
>B11:11

>C 1:"SINGLE SE
>C 2:"QUEUING M
>C 5:"NATION
>C 8:/FR" % TIME
>C 9:/FR"EXAMINER
>C10:/FR"BUSY
>C11:/F$(B11/A11)*100

>D 1:"RVER
>D 2:"ODEL
>D 8:/FR"PATIENTS
>D 9:/FR"IN THE
>D10:/FR"QUE
>D11:/F$+B11/(A11-B11)

>E 8:/FR"AVG #
>E 9:/FR"PATIENTS
>E10:/FR"WAITING
>E11:/F$+B11^2/(A11*(A11-B11))

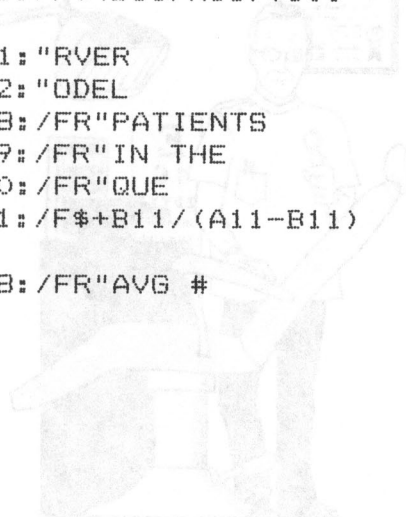
>F 7:/FR"TIME
>F 8:/FR"SPENT
>F 9:/FR"IN
>F10:/FR"SYSTEM
>F11:/F$(1/(A11-B11))*60

>G 6:"<IN MINUT
>G 7:/FR"PATIENT
>G 8:/FR"TIME
>G 9:/FR"SPENT
>G10:/FR"WAITING
>G11:/F$(B11/(A11*(A11-B11))*60

>H 6:"ES>
>H 7:/FR"TIME
>H 8:/FR"SPENT
>H 9:/FR"BEING
>H10:/FR"EXAMINED
>H11:/F$+F11-G11

/GC9
/GOC
/GRA
/W1

```



ADVERTISING COST ANALYSIS

This model summarizes a magazine advertising campaign. Using the circulation figures for each magazine, the size, cost, and number of insertions, and the number of responses per magazine, this model will calculate the cost per response and the cost-to-circulation ratio. You

can use either of these last two figures to compare cost effectiveness of your advertising dollars.

Substitute market share for circulation and minutes for ad size to compare radio or television advertising.

PRINT A1...G13.

Model Run

| ADVERTISING COST ANALYSIS | | | | | |
|---------------------------|---------------------|-------------------|-----------------|-----------------|----------------|
| PUBLICATION | MERRYVILL GARDEN MO | CARSON'S MAGAZINE | BROWN'S FARM MO | MODERN HOMEST'D | <MAX> <VALUES> |
| CIRCULATION | 10000 | 5000 | 7500 | 800 | 10000 |
| AD SIZE <COL INCH> | 1 | 1 | 2 | 1 | 2 |
| COST FOR 1 INSERTN | 350.00 | 275.00 | 250.00 | 100.00 | 350 |
| # OF INSERTIONS | 2 | 3 | 1 | 1 | 3 |
| TOTAL COST | 700.00 | 825.00 | 250.00 | 100.00 | 825 |
| TOTAL RESPONSES | 50 | 40 | 30 | 50 | 50 |
| COST PER RESPONSE | 14.00 | 20.63 | 8.33 | 2.00 | 20.625 |
| COST TO CIRC RATIO | .035 | .055 | .0333333 | .125 | .125 |

Listing

```
>A 5:"PUBLICATI
>A 6:"CIRCULATI
>A 7:"AD SIZE <
>A 8:"COST FOR
>A 9:"# OF INSE
>A10:"TOTAL COS
>A11:"TOTAL RES
>A12:"COST PER
>A13:"COST TO C
```

```
>B 5:"ON
>B 6:"ON
>B 7:"COL INCH>
>B 8:"1 INSERTN
>B 9:"RTIONS
>B10:"T
>B11:"PONSES
>B12:"RESPONSE
>B13:"IRC RATIO
```

```
>C 1:"ADVERTISI
>C 4:"MERRYVILL
>C 5:"GARDEN MO
>C 6:10000
>C 7:1
>C 8:/F#350
>C 9:2
>C10:/F#+C9*C8
>C11:50
>C12:/F#+C10/C11
>C13:+C8/C6
```

```
>D 1:"NG COST A
>D 4:/FR"CARSON'S
>D 5:/FR"MAGAZINE
>D 6:5000
>D 7:1
>D 8:/F#275
>D 9:3
```


>D10:/F#+D9*D8

>D11:40

>D12:/F#+D10/D11

>D13:+D8/D6

>E 1:"NALYSIS

>E 3:/F#

>E 4:/FR"BROWN'S

>E 5:/FR"FARM MD

>E 6:7500

>E 7:2

>E 8:/F#250

>E 9:1

>E10:/F#+E9*E8

>E11:30

>E12:/F#+E10/E11

>E13:+E8/E6

>F 4:/FR"MODERN

>F 5:/FR"HOMEST'D

>F 6:800

>F 7:1

>F 8:/F#100

>F 9:1

>F10:/F#+F9*F8

>F11:50

>F12:/F#+F10/F11

>F13:+F8/F6

>G 3:/F#

>G 4:/FR" <MAX>

>G 5:/FR" <VALUES>

>G 6:@MAX(C6...F6)

>G 7:@MAX(C7...F7)

>G 8:@MAX(C8...F8)

>G 9:@MAX(C9...F9)

>G10:@MAX(C10...F10)

>G11:@MAX(C11...F11)

>G12:@MAX(C12...F12)

>G13:@MAX(C13...F13)

/GC9

/GOC

/GRA

/W1

| PUBLICATION | CIRCULATION | AD SIZE (COL INCH) | COST FOR 1 INSERT | # OF INSERTIONS | TOTAL COST | TOTAL RESPONSE | COST PER RESPONSE | COST TO CIRC RATIO |
|----------------------------|-------------|--------------------|-------------------|-----------------|------------|----------------|-------------------|--------------------|
| KERRYVILL CARRON'S FARM MD | 10000 | 2 | 250.00 | 2 | 500.00 | 20 | 25.00 | 1.25 |
| BROWN'S FARM MD | 10000 | 2 | 250.00 | 2 | 500.00 | 20 | 25.00 | 1.25 |
| HOMEST'D | 10000 | 2 | 250.00 | 2 | 500.00 | 20 | 25.00 | 1.25 |
| MODERN | 10000 | 2 | 250.00 | 2 | 500.00 | 20 | 25.00 | 1.25 |

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DIRECT MAIL CAMPAIGN

This model calculates the total cost of a direct mail campaign and analyzes the sales and returns generated by the mailing. It is set up for sales of a single product.

You can begin to use this model while planning the mailing. By entering the postage rate, the number of pieces to be mailed, and other itemized costs required to produce the mailing piece, you can calculate the total cost of the mailing.

The responses to the mailing can be kept on the same worksheet. If you enter the number of responses per week and the number of units sold,

the VisiCalc program will calculate the percentage of total returns, the returns per week, and the cost per return and cost per sale. The VisiCalc program is also set up to track returns per week, so you can evaluate the response time to the mailing. By entering the weekly sales and response figures, you will see profits increase as leads and sales increase.

This model might also be used to track a telephone sales campaign. The net cost of the campaign would be based on the number of calls and the calculated cost per call.

PRINT A1...I51

Listing

```
>A 5:"UNIT RETA
>A 7:"CURRENT P
>A 8:"NUMBER OF
>A 9:"NET COST
>A10:"RETURN PO
>A12:"TOTAL COS
>A15:"LEADS
>A16:"RETURNED
>A17:/FI+D34
>A20:/--
>A39:" <ITEMIZ
>A41:"SERVICES
>A42:"PAPER
>A43:"TYPSET
>A44:"PRINTING
>A45:"FOLDING
>A46:"MISC
>A47:"ENVELOPES
>A48:"STUFFING
>A49:"POSTAGE
>A51:/FR"TOTAL
```

```
>B 4:"UCT
>B 5:"IL PRICE:
>B 7:"OSTAGE RA
>B 8:" PIECES M
>B 9:"OF CAMPAI
>B10:"STAGE
>B12:"T OF CAMP
>B15:/FR" % OF
>B16:/FR"MAILING
```

```
>B17:+F34
>B20:/--
>B39:"ED COSTS>
>B41:3000
>B42:95
>B43:100
>B44:650
>B45:75
>B46:20
>B47:15
>B48:85
>B49:+D7*DB
>B50:/--
>B51:@SUM(B41...B49)

>C 5:125
>C 7:"TE (3RD):
>C 8:"AILED :
>C 9:"GN :
>C10:/FR":
>C12:"AIGN :
>C15:/FR"COST
>C16:/FR"/LEAD
>C17:+D12/A17
>C19:/FR
>C20:/--
>C25:/FR"WEEK
>C26:/FI1
>C27:/FI2
>C28:/FI3
>C29:/FI4
```

Model Run

DIRECT MAIL CAMPAIGN

<COST STUDY>

FOR: PRODUCT

UNIT RETAIL PRICE: 125.00

CURRENT POSTAGE RATE (3RD): .0675

NUMBER OF PIECES MAILED : 10000

NET COST OF CAMPAIGN : 4715.00

RETURN POSTAGE : 26.66

TOTAL COST OF CAMPAIGN : 4741.66

| LEADS RETURNED | % OF MAILING | COST /LEAD | UNITS SOLD | COST PER SALE | TOTAL SALES \$ | PROFIT |
|-------------------|-----------------|---------------|---------------|---------------------|-------------------|---------|
| 395 | 3.95 | 12.00 | 75 | 63.22 | 9375.00 | 4633.34 |

<ITEMIZED LEADS> PERCENT PERCENT
OF TOTAL OF TOTAL

| WEEK# | RETURNS | MAILING | RETURNS |
|-------|---------|---------|---------|
| 1 | 50 | .5 | 12.66 |
| 2 | 45 | .45 | 11.39 |
| 3 | 55 | .55 | 13.92 |
| 4 | 180 | 1.8 | 45.57 |
| 5 | 35 | .35 | 8.86 |
| 6 | 20 | .2 | 5.06 |
| 7 | 10 | .1 | 2.53 |
| TOTAL | 395 | 3.95 | |

HIGHEST %
RETURNS IN ONE WK= 45.57 %

<ITEMIZED COSTS>

| | |
|-----------|---------|
| SERVICES | 3000.00 |
| PAPER | 95.00 |
| TYPSET | 100.00 |
| PRINTING | 650.00 |
| FOLDING | 75.00 |
| MISC | 20.00 |
| ENVELOPES | 15.00 |
| STUFFING | 85.00 |
| POSTAGE | 675.00 |
| TOTAL | 4715.00 |

```
>C30:/FI5
>C31:/FI6
>C32:/FI7
>C34:/FR"TOTAL

>D 7:/FR.0675
>D 8:/FI10000
>D 9:+B51
>D10:+A17*D7
>D11:/---
>D12:+D9+D10
>D15:/FR
>D16:/FI
>D20:/---
>D23:"<ITEMIZED
>D25:"# RETURNS
>D26:/FI50
>D27:/FI45
>D28:/FI55
>D29:/FI180
>D30:/FI35
>D31:/FI20
>D32:/FI10
>D33:/---
>D34:/FI@SUM(D26...D32)

>E15:/FR"UNITS
>E16:/FR"SOLD
>E17:/FI75
>E20:/---
>E23:" LEADS>

>F14:/FR"COST
>F15:/FR"PER
>F16:/FR"SALE
>F17:+D12/E17
>F20:/---
>F23:/FR"PERCENT
>F24:/FR"OF TOTAL
>F25:/FR"MAILING

>F26:/FR(D26/D8)*100
>F27:/FR(D27/D8)*100
>F28:/FR(D28/D8)*100
>F29:/FR(D29/D8)*100
>F30:/FR(D30/D8)*100
>F31:/FR(D31/D8)*100
>F32:/FR(D32/D8)*100
>F33:/---
>F34:@SUM(F26...F32)
>F36:"HIGHEST %
>F37:"RETURNS I

>G15:/FR"TOTAL
>G16:/FR"SALES $
>G17:+E17*C5
>G20:/---
>G21:/FR
>G22:/FR
>G23:/FR"PERCENT
>G24:/FR"OF TOTAL
>G25:/FR"RETURNS
>G26:(D26/D34)*100
>G27:(D27/D34)*100
>G28:(D28/D34)*100
>G29:(D29/D34)*100
>G30:(D30/D34)*100
>G31:(D31/D34)*100
>G32:(D32/D34)*100
>G33:/---
>G37:"N ONE WK=

>H16:/FR"PROFIT
>H17:+G17-D12
>H20:/---
>H37:@MAX(G26...G32)

>I37:" %

/GC9
/GF#
```

SALES FORECAST: BASED ON ADVERTISING

This model uses a history of advertising expenditures and sales volumes to estimate sales. An Extended Variable Forecast table, which lists expected sales according to advertising expenditure, is calculated. You can then enter any range of advertising expenditures and compare expected returns.

In the sample model, advertising expenditures and net sales are input for ten months. Based on that data, you can see from the Extended

Variable Forecast that an advertising expenditure of \$5000, for instance, should result in \$494,560 in sales.

The model applies a regression analysis for estimating. The standard error and coefficient of variation are also calculated and printed on the worksheet. Numerous calculations required to solve these formulas are printed on the sample worksheet.

PRINT A1...H59

Listing

```
>A 8: "MONTH
>A10: "JAN
>A11: "FEB
>A12: "MARCH
>A13: "APRIL
>A14: "MAY
>A15: "JUNE
>A16: "JULY
>A17: "AUGUST
>A18: "SEPT
>A19: "OCT
>A20: /--
>A21: "TOTALS
>A22: "MEAN
>A24: "PROJECTED
>A25: "ADVERTISING=
>A27: "SALES
>A28: "FORECAST=
>A30: "STANDARD
>A31: "ERROR =
>A33: "COEFFICIENT
>A34: "OF VARIATN =
>A35: /--=
>A39: "PROJECTED
>A40: "ADVERTISING
>A41: /--=
>A42: .5+A40
>A43: .5+A42
>A44: .5+A43
>A45: .5+A44
>A46: .5+A45
>A47: .5+A46
>A48: .5+A47
>A49: .5+A48
>A50: .5+A49
>A51: .5+A50
>A52: .5+A51
>A53: .5+A52
>A54: .5+A53
>A55: .5+A54
>A56: .5+A55
>A57: .5+A56
>A58: .5+A57
>A59: .5+A58
>B 5: "(ALL VALUES
>B 7: "ADVERTISING
>B 8: /FR"EXPENDITURES
>B10: 4.5
>B11: 4.87
>B12: 6.22
>B13: 5.31
>B14: 7.88
>B15: 8
>B16: 8.1
>B17: 3.11
>B18: 5.99
>B19: 7.12
>B20: /--
>B21: @SUM(B10...B19)
>B22: @AVERAGE(B10...B19)
>B25: 5
>B28: (F26*B25)+F27
>B31: @SQRT((H21/(F23-2))
```


Model Run

SALES FORECAST

(BASED ON ADVERTISING)

(ALL VALUES IN THOUSANDS OF DOLLARS)

| MONTH | ADVERTISING EXPENDITURES | SALES VOLUME | EXPENDITURES SQUARED | SALES * EXPENDITURES | CALCULATED PROJECTION | SALES-PROJ SQUARED |
|--------|-----------------------------|-----------------|-------------------------|-------------------------|--------------------------|-----------------------|
| JAN | 4.50 | 440.00 | 20.25 | 1980.00 | 444.26 | 18.19 |
| FEB | 4.87 | 477.00 | 23.72 | 2322.99 | 481.48 | 20.07 |
| MARCH | 6.22 | 650.00 | 38.69 | 4043.00 | 617.26 | 1071.65 |
| APRIL | 5.31 | 500.00 | 28.20 | 2655.00 | 525.74 | 662.31 |
| MAY | 7.88 | 700.00 | 62.09 | 5516.00 | 784.23 | 7094.36 |
| JUNE | 8.00 | 810.00 | 64.00 | 6480.00 | 796.30 | 187.75 |
| JULY | 8.10 | 799.00 | 65.61 | 6471.90 | 806.36 | 54.11 |
| AUGUST | 3.11 | 301.00 | 9.67 | 936.11 | 304.46 | 11.95 |
| SEPT | 5.99 | 588.00 | 35.88 | 3522.12 | 594.13 | 37.58 |
| OCT | 7.12 | 797.00 | 50.69 | 5674.64 | 707.79 | 7959.03 |

| | | | | | | |
|--------|-------|---------|--------|----------|--|----------|
| TOTALS | 61.10 | 6062.00 | 398.80 | 39601.76 | | 17117.00 |
| MEAN | 6.11 | 606.20 | | | | |

| | | | |
|-----------------------------|--------|-----------|----------|
| PROJECTED ADVERTISING= | 5.00 | COUNT = | 10 |
| | | NUMERATOR | 25629.40 |
| | | DENOM | 254.81 |
| | | CALC 1 = | 100.58 |
| SALES FORECAST= | 494.56 | CALC 2 = | -8.35 |
| STANDARD ERROR = | 46.26 | | |
| COEFFICIENT OF VARIATN = | 7.63 | | |

<EXTENDED VARIABLE FORECASTER>

| PROJECTED ADVERTISING | SALES FORECAST |
|--------------------------|-------------------|
| 0.50 | 41.94 |
| 1.00 | 92.23 |
| 1.50 | 142.52 |
| 2.00 | 192.81 |
| 2.50 | 243.10 |
| 3.00 | 293.39 |
| 3.50 | 343.68 |
| 4.00 | 393.97 |
| 4.50 | 444.26 |
| 5.00 | 494.56 |
| 5.50 | 544.85 |
| 6.00 | 595.14 |
| 6.50 | 645.43 |
| 7.00 | 695.72 |
| 7.50 | 746.01 |
| 8.00 | 796.30 |
| 8.50 | 846.59 |
| 9.00 | 896.88 |

>B34: (B31/C22)*100

>B35: /--=

>B37: " <EXTENDED V

>B39: /FR"SALES

>B40: /FR"FORECAST

>B41: /--=

>B42: (F26*A42)+F27

>B43: (F26*A43)+F27

>B44: (F26*A44)+F27

>B45: (F26*A45)+F27

>B46: (F26*A46)+F27

>B47: (F26*A47)+F27

>B48: (F26*A48)+F27

>B49: (F26*A49)+F27

>B50: (F26*A50)+F27

>B51: (F26*A51)+F27

>B52: (F26*A52)+F27

>B53: (F26*A53)+F27

>B54: (F26*A54)+F27

>B55: (F26*A55)+F27

>B56: (F26*A56)+F27

>B57: (F26*A57)+F27

>B58: (F26*A58)+F27

>B59: (F26*A59)+F27

>C 1: " SALES FORE

>C 3: "(BASED ON A

>C 5: "IN THOUSANDS

>C 7: /FR"SALES

>C 8: /FR"VOLUME

>C10: 440

>C11: 477

>C12: 650

>C13: 500

>C14: 700

>C15: 810

>C16: 799

>C17: 301

>C18: 588

>C19: 797

>C20: /--

>C21: @SUM(C10...C19)

>C22: @AVERAGE(C10...C19)

>C35: /--=

>C37: "ARIABLE FORE

>C39: /FR

>C40: /FR

>D 1: "CAST

>D 3: "DVERTISING)

>D 5: " OF DOLLARS)

>D35: /--=

>D37: "CASTER>

>D39: /FR

>D40: /FR

>E 7: "EXPENDITURES

>E 8: "SQUARED

>E10: +B10^2

>E11: +B11^2

>E12: +B12^2

>E13: +B13^2

>E14: +B14^2

>E15: +B15^2

>E16: +B16^2

>E17: +B17^2

>E18: +B18^2

>E19: +B19^2

>E20: /--

>E21: @SUM(E10...E19)

>E23: "COUNT =

>E24: "NUMERATOR

>E25: "DENOM

>E26: "CALC 1 =

>E27: "CALC 2 =

>E35: /--=

>F 7: /FR"SALES *

>F 8: /FR"EXPENDITURES

>F10: +B10*C10

>F11: +B11*C11

>F12: +B12*C12

>F13: +B13*C13

>F14: +B14*C14

>F15: +B15*C15

>F16: +B16*C16

>F17: +B17*C17

>F18: +B18*C18

>F19: +B19*C19

>F20: /--

>F21: @SUM(F10...F19)

>F23: /FI@COUNT(F10...F19)

>F24: (F23*F21)-(B21*C21)

>F25: (F23*E21)-(B21^2)

>F26: +F24/F25

>F27: +C22-(F26*B22)

>F35: /--=

>G 7: /FR"CALCULATED

>G 8: /FR"PROJECTION

>G10: (B10*F26)+F27

>G11: (B11*F26)+F27

>G12: (B12*F26)+F27

>G13: (B13*F26)+F27

>G14: (B14*F26)+F27

>G15: (B15*F26)+F27

>G16: (B16*F26)+F27

>G17: (B17*F26)+F27

>G18: (B18*F26)+F27

>G19: (B19*F26)+F27

>G20: /--

/GC12
/GF\$
/GOC
/GRM
/W1

SURVEY RESULTS

This model tabulates the results of any number of questions asked in a survey. They must be entered into the model with a "yes," "no," or multiple-choice response. Statistics such as if the respondent was male or female, married or single, may also be entered.

In the sample survey, one question is asked; its possible responses are "yes," "no," or "maybe." Whatever the response, a "1" is tallied, and a "1" is also entered either under an "M" (for male) or "F" (for female) listing. If the

response to any tabulating column is negative no entry is made. Totals are then calculated according to male, female, and total responses, and percentages are also provided.

It is easy to expand this model to tabulate additional questions asked in a survey. (Remember that the VisiCalc program limits you to a 52×254 grid matrix.) For columns that are easy to read, create columns of only three characters (/GC3).

PRINT A1...N49

Listing

```
>A 3: "DAT
>A 4: /---
>A 7: "T
>A 8: "O
>A 9: "T
>A10: "A
>A11: "L
>A12: "S
>A14: "Y=Y
>A15: "N=N
>A16: "MB=
>A18: "RES
>A19: "#"
>A20: +A19+1
>A21: +A20+1
>A22: +A21+1
>A23: +A22+1
>A24: +A23+1
>A25: +A24+1
>A26: +A25+1
>A27: +A26+1
>A28: +A27+1
>A29: +A28+1
>A30: +A29+1
>A31: +A30+1
>A32: +A31+1
>A33: +A32+1
>A34: +A33+1
>A35: +A34+1
>A36: +A35+1
>A37: +A36+1
>A38: +A37+1
>A39: +A38+1

>A40: +A39+1
>A41: +A40+1
>A42: +A41+1
>A43: +A42+1
>A44: +A43+1
>A45: +A44+1
>A46: +A45+1
>A47: +A46+1
>A48: +A47+1

>B 3: "E:
>B 4: /---
>B 8: /FR"M
>B 9: /FR"F
>B14: "ES
>B15: "O
>B16: "MAY

>C 3: "APR
>C 4: /---
>C 7: /FR"Y
>C 8: /FR@SUM(I20...I48)
>C 9: /FR@SUM(L20...L48)
>C10: "----
>C11: /FR+C8+C9
>C16: "BE
>C19: "M
>C20: 1
>C21: 1
>C23: 1
>C24: 1
>C25: 1
>C28: 1
```

Model Run

SURVEY

DATE: APR 1 QUESTION # 4

| | | | | | | | | | | |
|---|-------|----|----|---|----|-------|----|----|----|----|
| T | Y | N | MB | P | E | Y | N | MB | | |
| O | M | 7 | 6 | 3 | 16 | R | 44 | 38 | 19 | 55 |
| T | F | 3 | 6 | 4 | 13 | C | 23 | 46 | 31 | 45 |
| A | ----- | | | | E | ----- | | | | |
| L | 10 | 12 | 7 | | N | 67 | 84 | 50 | >> | |
| S | | | | | T | | | | | |

Y=YES M=MALE
 N=NO F=FEMALE
 MB=MAYBE

| RES | M | F | Y | N | MB | M | M | F | F | F | |
|-----|---|---|---|---|----|---|---|----|---|---|----|
| # | M | F | Y | N | MB | Y | N | MB | Y | N | MB |
| 1 | 1 | | 1 | | | 1 | 0 | 0 | 0 | 0 | 0 |
| 2 | 1 | | 1 | | | 1 | 0 | 0 | 0 | 0 | 0 |
| 3 | | 1 | 1 | | | 0 | 0 | 0 | 1 | 0 | 0 |
| 4 | 1 | | | | 1 | 0 | 1 | 0 | 0 | 0 | 0 |
| 5 | 1 | | | | 1 | 0 | 0 | 1 | 0 | 0 | 0 |
| 6 | 1 | | | | 1 | 0 | 1 | 0 | 0 | 0 | 0 |
| 7 | | 1 | 1 | | | 0 | 0 | 0 | 1 | 0 | 0 |
| 8 | | 1 | | | 1 | 0 | 0 | 0 | 0 | 0 | 1 |
| 9 | 1 | | 1 | | | 1 | 0 | 0 | 0 | 0 | 0 |
| 10 | 1 | | | | 1 | 0 | 1 | 0 | 0 | 0 | 0 |
| 11 | 1 | | | | 1 | 0 | 1 | 0 | 0 | 0 | 0 |
| 12 | | 1 | | | 1 | 0 | 0 | 0 | 0 | 1 | 0 |
| 13 | 1 | | 1 | | | 1 | 0 | 0 | 0 | 0 | 0 |
| 14 | 1 | | | | 1 | 0 | 0 | 1 | 0 | 0 | 0 |
| 15 | 1 | | 1 | | | 1 | 0 | 0 | 0 | 0 | 0 |
| 16 | | 1 | 1 | | | 0 | 0 | 0 | 1 | 0 | 0 |
| 17 | 1 | | | | 1 | 0 | 0 | 0 | 0 | 1 | 0 |
| 18 | 1 | | | | 1 | 0 | 0 | 0 | 0 | 0 | 1 |
| 19 | 1 | | | | 1 | 0 | 0 | 0 | 0 | 0 | 1 |
| 20 | 1 | | | | 1 | 0 | 0 | 1 | 0 | 0 | 0 |
| 21 | 1 | | | | 1 | 0 | 0 | 0 | 0 | 0 | 1 |
| 22 | 1 | | | | 1 | 0 | 0 | 0 | 0 | 1 | 0 |
| 23 | 1 | | | | 1 | 0 | 1 | 0 | 0 | 0 | 0 |
| 24 | 1 | | | | 1 | 0 | 1 | 0 | 0 | 0 | 0 |
| 25 | 1 | | | | 1 | 0 | 0 | 0 | 0 | 1 | 0 |
| 26 | 1 | | | | 1 | 0 | 0 | 0 | 0 | 1 | 0 |
| 27 | 1 | | 1 | | | 1 | 0 | 0 | 0 | 0 | 0 |
| 28 | 1 | | | | 1 | 0 | 0 | 0 | 0 | 1 | 0 |
| 29 | 1 | | | | 1 | 1 | 0 | 0 | 0 | 0 | 0 |

```

>C29:1
>C30:1
>C32:1
>C33:1
>C34:1
>C39:1
>C42:1
>C43:1
>C46:1
>C48:1

>D 3:1
>D 4:/---
>D 7:/FR"N
>D 8:/FR@SUM(J20...J48)
>D 9:/FR@SUM(M20...M48)
>D10:"---
>D11:/FR+D8+D9
>D19:"F
>D22:1
>D26:1
>D27:1
>D31:1
>D35:1
>D36:1
>D37:1
>D38:1
>D40:1
>D41:1
>D44:1
>D45:1
>D47:1

>E 3:"QUE
>E 4:/---
>E 7:/FR"MB
>E 8:/FR@SUM(K20...K48)
>E 9:/FR@SUM(N20...N48)
>E10:"---
>E11:/FR+E8+E9
>E14:"M=M
>E15:"F=F
>E19:"Y
>E20:1
>E21:1
>E22:1
>E26:1
>E28:1
>E32:1
>E34:1
>E35:1
>E46:1
>E48:1

```



```

>F 1:"SUR
>F 3:"STI
>F 4:/--
>F 8:@SUM(C8...E8)
>F 9:@SUM(C9...E9)
>F14:"ALE
>F15:"EMA
>F19:"N
>F23:1
>F25:1
>F29:1
>F30:1
>F31:1
>F36:1
>F41:1
>F42:1
>F43:1
>F44:1
>F45:1
>F47:1

>G 1:"VEY
>G 3:"ON
>G 4:/--
>G 6:/FR"P
>G 7:/FR"E
>G 8:/FR"R
>G 9:/FR"C
>G10:/FR"E
>G11:/FR"N
>G12:/FR"T
>G15:"LE
>G19:"MB
>G24:1
>G27:1
>G33:1
>G37:1
>G38:1
>G39:1
>G40:1

>H 3:"# 4
>H 4:/--
>H 7:/FR"Y
>H 8:(C8/F8)*100
>H 9:(C9/F9)*100
>H10:" --
>H11:@SUM(H8...H9)

>I 7:/FR"N
>I 8:(D8/F8)*100
>I 9:(D9/F9)*100
>I10:/--
>I11:@SUM(I8...I9)
>I18:"M

>I19:"Y
>I20:+C20*E20
>I21:+C21*E21
>I22:+C22*E22
>I23:+C23*E23
>I24:+C24*E24
>I25:+C25*E25
>I26:+C26*E26
>I27:+C27*E27
>I28:+C28*E28
>I29:+C29*E29
>I30:+C30*E30
>I31:+C31*E31
>I32:+C32*E32
>I33:+C33*E33
>I34:+C34*E34
>I35:+C35*E35
>I36:+C36*E36
>I37:+C37*E37
>I38:+C38*E38
>I39:+C39*E39
>I40:+C40*E40
>I41:+C41*E41
>I42:+C42*E42
>I43:+C43*E43
>I44:+C44*E44
>I45:+C45*E45
>I46:+C46*E46
>I47:+C47*E47
>I48:+C48*E48

>J 7:/FR"MB
>J 8:(E8/F8)*100
>J 9:(E9/F9)*100
>J10:/--
>J11:@SUM(J8...J9)
>J18:"M
>J19:"N
>J20:+C20*F20
>J21:+C21*F21
>J22:+C22*F22
>J23:+C23*F23
>J24:+C24*F24
>J25:+C25*F25
>J26:+C26*F26
>J27:+C27*F27
>J28:+C28*F28
>J29:+C29*F29
>J30:+C30*F30
>J31:+C31*F31
>J32:+C32*F32
>J33:+C33*F33
>J34:+C34*F34
>J35:+C35*F35
>J36:+C36*F36

```

>J37: +C37*F37
>J38: +C38*F38
>J39: +C39*F39
>J40: +C40*F40
>J41: +C41*F41
>J42: +C42*F42
>J43: +C43*F43
>J44: +C44*F44
>J45: +C45*F45
>J46: +C46*F46
>J47: +C47*F47
>J48: +C48*F48

>K 8: (F8/@SUM(C11...E11))*100
>K 9: (F9/@SUM(C11...E11))*100
>K10: "----"
>K11: @SUM(K8...K9)
>K18: "M"
>K19: "MB"
>K20: +C20*G20
>K21: +C21*G21
>K22: +C22*G22
>K23: +C23*G23
>K24: +C24*G24
>K25: +C25*G25
>K26: +C26*G26
>K27: +C27*G27
>K28: +C28*G28
>K29: +C29*G29
>K30: +C30*G30
>K31: +C31*G31
>K32: +C32*G32
>K33: +C33*G33
>K34: +C34*G34
>K35: +C35*G35
>K36: +C36*G36
>K37: +C37*G37
>K38: +C38*G38
>K39: +C39*G39
>K40: +C40*G40
>K41: +C41*G41
>K42: +C42*G42
>K43: +C43*G43
>K44: +C44*G44
>K45: +C45*G45
>K46: +C46*G46
>K47: +C47*G47
>K48: +C48*G48

>L18: "F"
>L19: "Y"
>L20: +E20*D20
>L21: +E21*D21
>L22: +E22*D22
>L23: +E23*D23

>L24: +E24*D24
>L25: +E25*D25
>L26: +E26*D26
>L27: +E27*D27
>L28: +E28*D28
>L29: +E29*D29
>L30: +E30*D30
>L31: +E31*D31
>L32: +E32*D32
>L33: +E33*D33
>L34: +E34*D34
>L35: +E35*D35
>L36: +E36*D36
>L37: +E37*D37
>L38: +E38*D38
>L39: +E39*D39
>L40: +E40*D40
>L41: +E41*D41
>L42: +E42*D42
>L43: +E43*D43
>L44: +E44*D44
>L45: +E45*D45
>L46: +E46*D46
>L47: +E47*D47
>L48: +E48*D48

>M18: "F"
>M19: "N"
>M20: +F20*D20
>M21: +F21*D21
>M22: +F22*D22
>M23: +F23*D23
>M24: +F24*D24
>M25: +F25*D25
>M26: +F26*D26
>M27: +F27*D27
>M28: +F28*D28
>M29: +F29*D29
>M30: +F30*D30
>M31: +F31*D31
>M32: +F32*D32
>M33: +F33*D33
>M34: +F34*D34
>M35: +F35*D35
>M36: +F36*D36
>M37: +F37*D37
>M38: +F38*D38
>M39: +F39*D39
>M40: +F40*D40
>M41: +F41*D41
>M42: +F42*D42
>M43: +F43*D43
>M44: +F44*D44
>M45: +F45*D45
>M46: +F46*D46

>M47:+F47*D47

>M48:+F48*D48

>N18:"F48*D48"

>N19:"MB"

>N20:+G20*D20

>N21:+G21*D21

>N22:+G22*D22

>N23:+G23*D23

>N24:+G24*D24

>N25:+G25*D25

>N26:+G26*D26

>N27:+G27*D27

>N28:+G28*D28

>N29:+G29*D29

>N30:+G30*D30

>N31:+G31*D31

>N32:+G32*D32

>N33:+G33*D33

>N34:+G34*D34

>N35:+G35*D35

>N36:+G36*D36

>N37:+G37*D37

>N38:+G38*D38

>N39:+G39*D39

>N40:+G40*D40

>N41:+G41*D41

>N42:+G42*D42

>N43:+G43*D43

>N44:+G44*D44

>N45:+G45*D45

>N46:+G46*D46

>N47:+G47*D47

>N48:+G48*D48

/GC3

/GFL

/GOC

/GRM

/W1

>N35:+G35*D35

>N36:+G36*D36

>N37:+G37*D37

>N38:+G38*D38

>N39:+G39*D39

>N40:+G40*D40

>N41:+G41*D41

>N42:+G42*D42

>N43:+G43*D43

>N44:+G44*D44

>N45:+G45*D45

>N46:+G46*D46

>N47:+G47*D47

>N48:+G48*D48

/GC3

/GFL

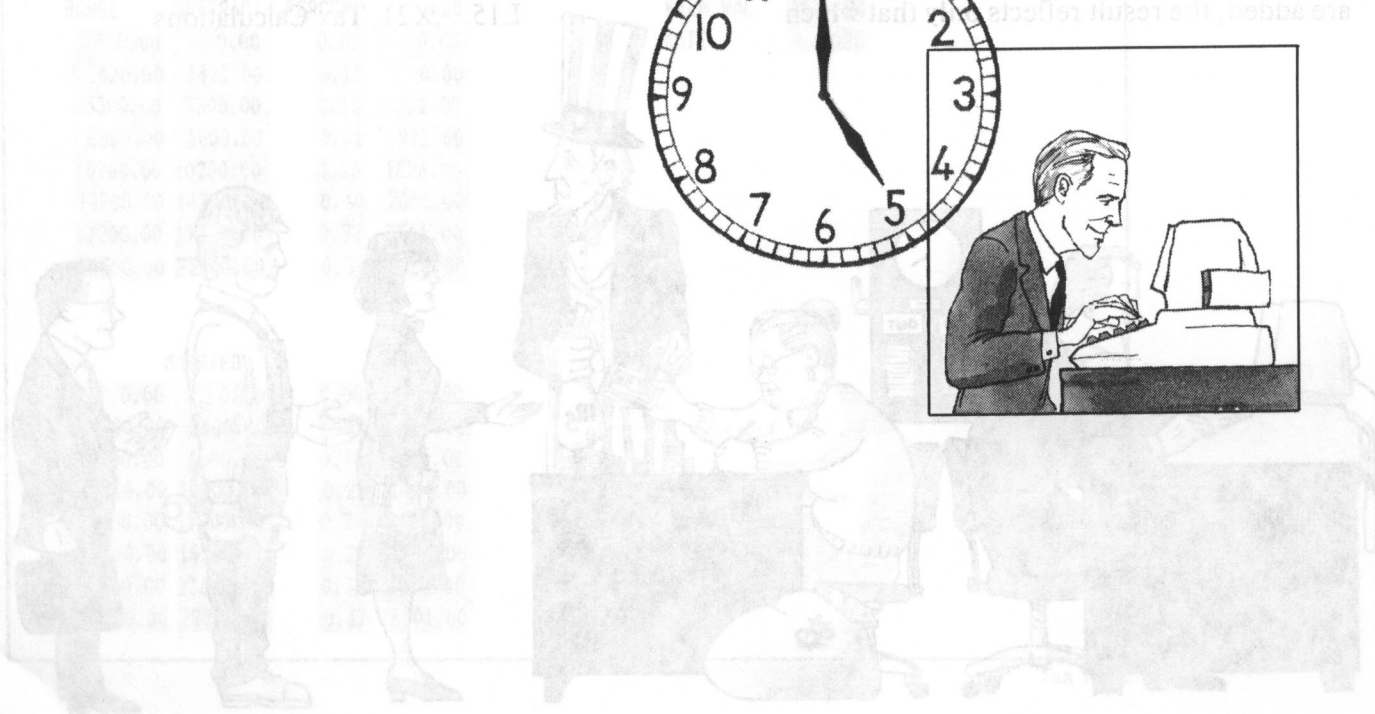
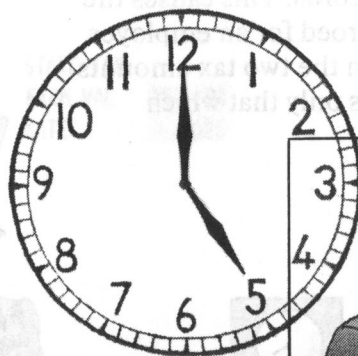
/GOC

/GRM

/W1

MINI-PAYROLL WORKSHEET

PERSONNEL AND DEPARTMENTS



MINI PAYROLL WORKSHEET

This payroll worksheet will calculate employee income and produce a payroll check register that may be used to produce paychecks.

You must supply the FICA rate, your company's overtime factor, and the number of pay periods per year. The register begins with your entering each employee's hourly rate, marital status, and number of exemptions; then, at the end of each pay period, you enter each employee's hours (regular and overtime). The VisiCalc model will calculate all taxes and gross and net income. If there is a local tax, you should add that into the Payroll Register calculation area.

The federal tax calculation uses a lookup table with information you have entered from Circular E. To accommodate varying pay periods, the annualized method is used and the taxes obtained are then divided by the number of pay periods per year.

To calculate both married and single tax status, this model computes both taxes and multiplies the result by the single and married indicator shown under Employee Records. This causes the married calculation to be zeroed for an employee claiming single status. When the two tax amounts are added, the result reflects only that which

applies to the employee.

The complexity of the @LOOKUPs and calculations in this model necessitates using an FWT Work Area, which you would not normally print. Each column in this section performs a table search and/or calculation that contributes to the final tax amount.

A good way to use this model is to list your employees at the top, with their rate and tax data, and then list them again under the words Payroll Register. Enter the calculations for FICA, Gross, Net, FWT, and State. Be sure to construct your Tax Table and State Tax data, as well as the FWT Work Area for each employee. Save this as a worksheet blank and load it whenever you're ready to calculate your payroll.

As you add employees, insert them in both the Employee Records and Payroll Register areas. Insertions between the first and last names will not require replicating the various formulas, but if you add an employee to the end of the list, be sure to include all the calculations.

PRINT A1...J22, Employee Records and
Check Register

A27...L50, Tax Tables

L15...X21, Tax Calculations



Model Run

<<< MINI PAYROLL WORKSHEET <<<

OT FACTOR 1.5

FICA RATE 6.1

PAY PERS 52

EMPLOYEE RECORDS

| NAME OF EMPLOYEE | RATE | SINGLE | MARRIED | EXEMPS |
|------------------|-------|--------|---------|--------|
| ADAMS, JOHN | 5.00 | 1 | | 1 |
| BETTMAN, HENRY | 10.00 | | 1 | 2 |
| MCMAHON, ARTHUR | 15.00 | | 1 | 2 |
| OLIVER, MATT | 7.50 | 1 | | 1 |

PAYROLL REGISTER

| EMPLOYEE | REG HRS | OT HOURS | TOT HRS | FWT | FICA | STATE | GROSS | NET |
|-----------------|---------|----------|---------|--------|-------|-------|---------|---------|
| ADAMS, JOHN | 5.00 | 0.00 | 5.00 | 0.00 | 1.53 | 0.14 | 25.00 | 23.33 |
| BETTMAN, HENRY | 40.00 | 6.00 | 46.00 | 85.99 | 29.89 | 11.29 | 490.00 | 362.83 |
| MCMAHON, ARTHUR | 40.00 | | 40.00 | 121.38 | 36.60 | 14.04 | 600.00 | 427.98 |
| OLIVER, MATT | 40.00 | 9.00 | 49.00 | 86.00 | 24.48 | 9.55 | 401.25 | 281.22 |
| TOTALS | 125.00 | 15.00 | 140.00 | 293.37 | 92.49 | 35.02 | 1516.25 | 1095.36 |

Employee Records and Check Register

TAX TABLES

VALUE PER EXEMPTN 1000.00

SINGLE

| RANGE | SUBTRACT | PERCENT | ADD |
|----------|----------|---------|---------|
| 0.00 | 0.00 | 0.00 | 0.00 |
| 1420.00 | 1420.00 | 0.15 | 0.00 |
| 3300.00 | 3300.00 | 0.18 | 282.00 |
| 6800.00 | 6800.00 | 0.21 | 912.00 |
| 10200.00 | 10200.00 | 0.26 | 1626.00 |
| 14200.00 | 14200.00 | 0.30 | 2666.00 |
| 17200.00 | 17200.00 | 0.34 | 3566.00 |
| 22500.00 | 22500.00 | 0.39 | 5368.00 |

MARRIED

| 0.00 | 0.00 | 0.00 | 0.00 |
|----------|----------|------|---------|
| 2400.00 | 2400.00 | 0.15 | 0.00 |
| 6600.00 | 6600.00 | 0.18 | 630.00 |
| 10900.00 | 10900.00 | 0.21 | 1404.00 |
| 15000.00 | 15000.00 | 0.24 | 2265.00 |
| 19200.00 | 19200.00 | 0.28 | 3273.00 |
| 23600.00 | 23600.00 | 0.32 | 4505.00 |
| 28900.00 | 28900.00 | 0.37 | 6201.00 |

STATE TAX

EXEM VAL 1000.00

RATE .025

Tax Table

| SINGLE | | | | | | MARRIED | | | | | | FINAL |
|----------|---------------|-----------|------|---------|----------|----------|-----------|--------|---------|----------|---------|----------|
| ANNUAL | FWT WORK AREA | START AMT | DIFF | PERCENT | TAX ON % | TOT TAX | START AMT | DIFF | PERCENT | TAX ON % | TOT TAX | TAX CALC |
| 300.00 | 0.00 | 300.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 300.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 23480.00 | 22500.00 | 980.00 | 0.39 | 382.20 | 5750.20 | 19200.00 | 4280.00 | 0.28 | 1198.40 | 4471.40 | 4471.40 | 4471.40 |
| 29200.00 | 22500.00 | 6700.00 | 0.39 | 2613.00 | 7981.00 | 28900.00 | 300.00 | 0.37 | 111.00 | 6312.00 | 6312.00 | 6312.00 |
| 19865.00 | 17200.00 | 2665.00 | 0.34 | 906.10 | 4472.10 | 19200.00 | 665.00 | 0.28 | 186.20 | 3459.20 | 4472.10 | 4472.10 |

Tax Calculations

Listing

```

>A 1:"<<< MINI
>A 5:"NAME OF E
>A 6:"ADAMS, JO
>A 7:"BETTMAN,
>A 8:"MCMAHON,
>A 9:"OLIVER, MA
>A10:"-----
>A14:"PAYROLL R
>A16:"EMPLOYEE
>A17:"ADAMS, JO
>A18:"BETTMAN,
>A19:"MCMAHON,
>A20:"OLIVER, MA
>A21:"-----
>A27:/--=
>A28:" TAX TAB
>A31:"RANGE
>A32:0
>A33:1420
>A34:3300
>A35:6800
>A36:10200
>A37:14200
>A38:17200
>A39:22500
>A43:0
>A44:2400
>A45:6600
>A46:10900
>A47:15000
>A48:19200
>A49:23600
>A50:28900

>B 1:"PAYROLL W
>B 5:"MPLOYEE
>B 6:"HN
>B 7:"HENRY
>B 8:"ARTHUR
>B 9:"TT
>B10:"-----
>B14:"EGISTER
>B17:"HN

>B18:"HENRY
>B19:"ARTHUR
>B20:"TT
>B21:"-----
>B22:"TOTALS
>B27:/--=
>B28:"LES
>B30:"SINGLE
>B31:/FR"SUBTRACT
>B32:0
>B33:1420
>B34:3300
>B35:6800
>B36:10200
>B37:14200
>B38:17200
>B39:22500
>B42:"MARRIED
>B43:0
>B44:2400
>B45:6600
>B46:10900
>B47:15000
>B48:19200
>B49:23600
>B50:28900

>C 1:"ORKSHEET
>C 3:"EMPLOYEE
>C10:"-----
>C16:"REG HRS
>C17:5
>C18:40
>C19:40
>C20:40
>C21:"-----
>C22:@SUM(C17...C21)
>C27:/--=
>C28:"VALUE PER
>C31:/FR"PERCENT
>C32:0
>C33:.15
>C34:.18

```

>C35: .21
>C36: .26
>C37: .3
>C38: .34
>C39: .39
>C43: 0
>C44: .15
>C45: .18
>C46: .21
>C47: .24
>C48: .28
>C49: .32
>C50: .37

>D 1: "<<<
>D 3: "RECORDS
>D 5: /FR"RATE
>D 6: /F#5
>D 7: /F#10
>D 8: /F#15
>D 9: /F#7.5
>D10: "-----
>D16: /FR"OT HOURS
>D17: 0
>D18: 6
>D20: 9
>D21: "-----
>D22: @SUM(D17...D21)
>D27: /-=
>D28: " EXEMPTN
>D31: /FR"ADD
>D32: 0
>D33: 0
>D34: 282
>D35: 912
>D36: 1626
>D37: 2666
>D38: 3566
>D39: 5368
>D43: 0
>D44: 0
>D45: 630
>D46: 1404
>D47: 2265
>D48: 3273
>D49: 4505
>D50: 6201

>E 1: "OT FACTOR
>E 2: "PAY PERS
>E 5: /FR"SINGLE
>E 6: /FI1
>E 7: /FI
>E 8: /FI
>E 9: /FI1

>E10: "-----
>E11: /FR
>E16: /FR"TOT HRS
>E17: +C17+D17
>E18: +C18+D18
>E19: +C19+D19
>E20: +C20+D20
>E21: "-----
>E22: @SUM(E17...E21)
>E27: /-=
>E28: 1000

>F 1: /FL1.5
>F 2: /FL52
>F 5: /FR"MARRIED
>F 6: /FI
>F 7: /FI1
>F 8: /FI1
>F 9: /FI
>F10: "-----
>F16: /FR"FWT
>F17: +X17/F2
>F18: +X18/F2
>F19: +X19/F2
>F20: +X20/F2
>F21: "-----
>F22: @SUM(F17...F21)
>F27: /-=

>G 1: "FICA RATE
>G 5: /FR"EXEMPS
>G 6: /FI1
>G 7: /FI2
>G 8: /FI2
>G 9: /FI1
>G10: "-----
>G16: /FR"FICA
>G17: (H1*I17)*.01
>G18: (H1*I18)*.01
>G19: (H1*I19)*.01
>G20: (H1*I20)*.01
>G21: "-----
>G22: @SUM(G17...G21)
>G27: /-=
>G30: "STATE TAX
>G31: "EXEM VAL
>G32: "RATE

>H 1: /FL6.1
>H 5: /FR
>H16: /FR"STATE
>H17: ((I17*F2)-(G6*H31)*H32)/F2
>H18: ((I18*F2)-(G7*H31)*H32)/F2
>H19: ((I19*F2)-(G8*H31)*H32)/F2
>H20: ((I20*F2)-(G9*H31)*H32)/F2

```

>H21: "-----"
>H22: @SUM(H17...H21)
>H27: /--=
>H31: 1000
>H32: /FR.025
>I 5: /FR
>I16: /FR"GROSS
>I17: ((D6*F1)*D17)+(D6*C17)
>I18: ((D7*F1)*D18)+(D7*C18)
>I19: ((D8*F1)*D19)+(D8*C19)
>I20: ((D9*F1)*D20)+(D9*C20)
>I21: "-----"
>I22: @SUM(I17...I21)
>I27: /--=
>J16: /FR"NET
>J17: +I17-F17-G17-H17
>J18: +I18-F18-G18-H18
>J19: +I19-F19-G19-H19
>J20: +I20-F20-G20-H20
>J21: "-----"
>J22: @SUM(J17...J21)
>J27: /--=
>L15: "ANNUAL
>L16: "LESS EX
>L17: (I17*F2)-(G6*E28)
>L18: (I18*F2)-(G7*E28)
>L19: (I19*F2)-(G8*E28)
>L20: (I20*F2)-(G9*E28)
>L21: /--
>M15: "FWT WORK
>M16: "START AMT
>M17: @LOOKUP(L17,A32...A39)
>M18: @LOOKUP(L18,A32...A39)
>M19: @LOOKUP(L19,A32...A39)
>M20: @LOOKUP(L20,A32...A39)
>M21: /--
>N15: "AREA
>N16: /FR"DIFF
>N17: +L17-M17
>N18: +L18-M18
>N19: +L19-M19
>N20: +L20-M20
>N21: /--
>O15: "SINGLE
>O16: /FR"PERCENT
>O17: @LOOKUP(M17,B32...B39)
>O18: @LOOKUP(M18,B32...B39)
>O19: @LOOKUP(M19,B32...B39)
>O20: @LOOKUP(M20,B32...B39)
>O21: /--
>P16: /FR"TAX ON %
>P17: +O17*N17
>P18: +O18*N18
>P19: +O19*N19
>P20: +O20*N20
>P21: /--
>Q16: /FR"TOT TAX
>Q17: @LOOKUP(O17,C32...C39)+P17
>Q18: @LOOKUP(O18,C32...C39)+P18
>Q19: @LOOKUP(O19,C32...C39)+P19
>Q20: @LOOKUP(O20,C32...C39)+P20
>Q21: /--
>R21: /--
>S15: "FWT WORK
>S16: "START AMT
>S17: @LOOKUP(L17,A43...A50)
>S18: @LOOKUP(L18,A43...A50)
>S19: @LOOKUP(L19,A43...A50)
>S20: @LOOKUP(L20,A43...A50)
>S21: /--
>T15: "AREA
>T16: /FR"DIFF
>T17: +L17-S17
>T18: +L18-S18
>T19: +L19-S19
>T20: +L20-S20
>T21: /--
>U15: "MARRIED
>U16: /FR"PERCENT
>U17: @LOOKUP(S17,B43...B50)
>U18: @LOOKUP(S18,B43...B50)
>U19: @LOOKUP(S19,B43...B50)
>U20: @LOOKUP(S20,B43...B50)
>U21: /--
>V16: /FR"TAX ON %
>V17: +U17*T17
>V18: +U18*T18
>V19: +U19*T19
>V20: +U20*T20
>V21: /--
>W16: /FR"TOT TAX
>W17: @LOOKUP(U17,C43...C50)+V17
>W18: @LOOKUP(U18,C43...C50)+V18
>W19: @LOOKUP(U19,C43...C50)+V19
>W20: @LOOKUP(U20,C43...C50)+V20
>W21: /--
>X15: /FR"FINAL
>X16: /FR"TAX CALC

```


EEO REPORT

Companies with 100 or more employees are required to file an equal employment opportunity report. By using this VisiCalc model within departments in your company, you can help organize and complete the report.

This type of data organization and calculation

can be used to summarize other important information in a large company. It might be used to tally distribution of various office supplies, for instance.

PRINT A1...H39

Listing

```
>A 3:"NAME OF C
>A 4:/FL"ADDRESS
>A 5:/FL"CITY, ST
>A 7:"REPORT PR
>A10:"<WOMEN>
>A11:"BLACK
>A12:"HISPANIC
>A13:"ORIENTAL
>A14:"WHITE
>A15:/--
>A16:"TOTALS
>A18:"<MEN>
>A19:"BLACK
>A20:"HISPANIC
>A21:"ORIENTAL
>A22:"WHITE
>A23:/--
>A24:"TOTALS
>A27:"<PERCENTA
>A29:"BLACK
>A30:"HISPANIC
>A31:"ORIENTAL
>A32:"WHITE
>A33:"MEN
>A34:"WOMEN
>A36:"TOTAL MEN
>A37:"TOTAL WOM
>A39:"TOTAL EMP

>B 3:/FL"OMPANY
>B 5:/FL" ZIP
>B 7:"EPARED BY
>B10:/FR"DEPT A
>B11:/FR3
>B12:/FR4
>B13:/FR5
>B14:6
>B15:/--
>B16:@SUM(B11...B14)

>B19:8
>B20:3
>B21:2
>B22:1
>B23:/--
>B24:@SUM(B19...B22)
>B27:"GE BY DEP
>B29:(B11+B19)/C39
>B30:(B12+B20)/C39
>B31:(B13+B21)/C39
>B32:(B14+B22)/C39
>B33:+B24/C39
>B34:+B16/C39
>B36:/FL":
>B37:/FL"EN:
>B39:/FL"LOYEES:

>C 1:"EEO REPOR
>C 7:" M DONAL
>C10:/FR"DEPT B
>C11:/FR5
>C12:6
>C13:5
>C14:12
>C15:/--
>C16:@SUM(C11...C14)
>C19:6
>C20:5
>C21:3
>C22:5
>C23:/--
>C24:@SUM(C19...C22)
>C27:/FL"ARTMENT>
>C29:(C11+C19)/C39
>C30:(C12+C20)/C39
>C31:(C13+C21)/C39
>C32:(C14+C22)/C39
>C33:+C24/C39
>C34:+C16/C39
```

Model Run

EEO REPORT

NAME OF COMPANY

ADDRESS

CITY, ST ZIP

REPORT PREPARED BY: M DONALDSEN

| | DEPT A | DEPT B | DEPT C | DEPT D | DEPT E | TOTALS | PERCENT OF TOTAL <WOMEN> |
|----------|--------|--------|--------|--------|--------|--------|--------------------------------|
| <WOMEN> | | | | | | | |
| BLACK | 3 | 5 | 7 | 4 | 15 | 34 | .2011834 |
| HISPANIC | 4 | 6 | 2 | 8 | 22 | 42 | .2485207 |
| ORIENTAL | 5 | 5 | 4 | 5 | 21 | 40 | .2366864 |
| WHITE | 6 | 12 | 6 | 7 | 22 | 53 | .3136095 |

| TOTALS | 18 | 28 | 19 | 24 | 80 | 169 |
|--------|----|----|----|----|----|-----|
|--------|----|----|----|----|----|-----|

| | DEPT A | DEPT B | DEPT C | DEPT D | DEPT E | TOTALS | <MEN> |
|----------|--------|--------|--------|--------|--------|--------|----------|
| <MEN> | | | | | | | |
| BLACK | 8 | 6 | 8 | 9 | 55 | 86 | .2471264 |
| HISPANIC | 3 | 5 | 17 | 15 | 37 | 77 | .2212644 |
| ORIENTAL | 2 | 3 | 31 | 41 | 56 | 133 | .3821839 |
| WHITE | 1 | 5 | 8 | 17 | 21 | 52 | .1494253 |

| TOTALS | 14 | 19 | 64 | 82 | 169 | 348 |
|--------|----|----|----|----|-----|-----|
|--------|----|----|----|----|-----|-----|

<PERCENTAGE BY DEPARTMENT>

| | | | | | |
|----------|----------|----------|----------|----------|----------|
| BLACK | .0212766 | .0212766 | .0290135 | .0251451 | .1353965 |
| HISPANIC | .0135397 | .0212766 | .0367505 | .0444874 | .1141199 |
| ORIENTAL | .0135397 | .0154739 | .0676983 | .0889749 | .1489362 |
| WHITE | .0135397 | .0328820 | .0270793 | .0464217 | .0831721 |
| MEN | .0270793 | .0367505 | .1237911 | .1586074 | .3268859 |
| WOMEN | .0348162 | .0541586 | .0367505 | .0464217 | .1547389 |

TOTAL MEN: 348 .6731141 %

TOTAL WOMEN: 169 .3268859 %

TOTAL EMPLOYEES: 517 1. %

>C36:+G24

>C37:+G16

>C38:"

>C39:+C36+C37

>D 1:/FL"T

>D 7:/FL"DSEN

>D10:/FR"DEPT C

>D11:/FR7

>D12:2

>D13:4

>D14:6

>D15:/--

>D16:@SUM(D11...D14)

>D19:8

>D20:17

>D21:31

>D22:8

>D23:/--

>D24:@SUM(D19...D22)

>D29:(D11+D19)/C39

>D30:(D12+D20)/C39

>D31: (D13+D21)/C39
 >D32: (D14+D22)/C39
 >D33: +D24/C39
 >D34: +D16/C39
 >D36: +C36/C39
 >D37: +C37/C39
 >D38: /--
 >D39: +D36+D37

>E10: /FR"DEPT D
 >E11: /FR4
 >E12: 8
 >E13: 5
 >E14: 7
 >E15: /--
 >E16: @SUM(E11...E14)
 >E19: 9
 >E20: 15
 >E21: 41
 >E22: 17
 >E23: /--
 >E24: @SUM(E19...E22)
 >E29: (E11+E19)/C39
 >E30: (E12+E20)/C39
 >E31: (E13+E21)/C39
 >E32: (E14+E22)/C39
 >E33: +E24/C39
 >E34: +E16/C39
 >E36: /FL" %
 >E37: /FL" %
 >E39: /FL" %

>F10: /FR"DEPT C
 >F11: /FR15
 >F12: 22
 >F13: 21
 >F14: 22
 >F15: /--
 >F16: @SUM(F11...F14)
 >F19: 55
 >F20: 37
 >F21: 56
 >F22: 21

>F23: /--
 >F24: @SUM(F19...F22)
 >F29: (F11+F19)/C39
 >F30: (F12+F20)/C39
 >F31: (F13+F21)/C39
 >F32: (F14+F22)/C39
 >F33: +F24/C39
 >F34: +F16/C39

>G10: /FR"TOTALS
 >G11: /FR@SUM(B11...F11)
 >G12: /FR@SUM(B12...F12)
 >G13: /FR@SUM(B13...F13)
 >G14: /FR@SUM(B14...F14)
 >G15: /--
 >G16: @SUM(G11...G14)
 >G17: /FR
 >G18: /FR
 >G19: /FR@SUM(B19...F19)
 >G20: /FR@SUM(B20...F20)
 >G21: /FR@SUM(B21...F21)
 >G22: /FR@SUM(B22...F22)
 >G23: /--
 >G24: @SUM(G19...G22)

>H 8: "PERCENT
 >H 9: "OF TOTAL
 >H10: /FR"<WOMEN>
 >H11: +G11/G16
 >H12: +G12/G16
 >H13: +G13/G16
 >H14: +G14/G16
 >H18: "<MEN>
 >H19: +G19/G24
 >H20: +G20/G24
 >H21: +G21/G24
 >H22: +G22/G24

/GC9
 /GFR
 /GOC
 /GRA
 /W1

PROJECT BOARD

If it sometimes seems like your company has more work than it can handle, the project board model might help you organize the flow of work.

This particular board shows seven projects. Each project has been allocated x number of hours a week, and each generates revenue at an average billing rate. There are four workers available to handle these projects. Everything else is calculated on this data.

The board shows how many workers to assign to each project, and, based on the number of available workers, what percentage of them is being kept busy. Naturally, in distributing hours to the project, the idea is to get as close as possible to 100%, thereby obtaining the maximum efforts of everyone involved. When this figure exceeds 100%, more hours have been

assigned than there are people to work them. By trimming time from the Hours Per Week column for each project, the percentage calculation can be brought down to a reasonable level.

An additional calculation concerning revenue projections and percentage of total billing helps establish how much time a project should be allotted.

This model could be extended to include the names of individuals assigned to a project, along with their hours of availability. In that case, the Workers Available field would be generated by dividing the sum of the hours available by 40 (with 40 representing one full-time worker a week).

PRINT A1..I19

Model Run

| PROJECT BOARD | | | | | | |
|-----------------------|--------------------------|------------------------|------------------------------|------------------------------|---------------------------|-------------------------|
| CURRENT PROJECTS | MAN HOURS PER WEEK | % OF TOTAL HOURS | # OF WORKERS TO ASSIGN | AVERAGE HOURLY BILLING | PROJ WEEKLY REVENUE | % OF PROJ REVENUE |
| ADMINISTR STUDY | 40 | 25.16 | 1 | 35.00 | 1400.00 | 19.35306 |
| COST ANALYSIS | 32 | 20.13 | .8 | 40.00 | 1280.00 | 17.69422 |
| READER SURVEY | 20 | 12.58 | .5 | 40.00 | 800.00 | 11.05889 |
| MARKET ANALYSIS | 17 | 10.69 | .425 | 40.00 | 680.00 | 9.40055 |
| DIRECT MAIL | 8 | 5.03 | .2 | 35.50 | 284.00 | 3.925905 |
| SALES STRATEGY DEV | 10 | 6.29 | .25 | 55.00 | 550.00 | 7.602986 |
| FINANCIAL SURVEY | 32 | 20.13 | .8 | 70.00 | 2240.00 | 30.96489 |
| TOTALS: | 159 | | 3.975 | | 7234.00 | 100. |
| PROJECTS ON BOARD: 7 | | | | | | |
| WORKERS AVAILABLE: 4 | | | | | | |
| % ON PROJECTS: 99.375 | | | | | | |

Listing

>A 4: "CURRENT
>A 5: "PROJECTS
>A 7: "ADMINISTR

>A 8: "COST ANAL
>A 9: "READER SU
>A10: "MARKET AN

```

>A11:"DIRECT MA
>A12:"SALES STR
>A13:"FINANCIAL
>A17:"PROJECTS
>A18:"WORKERS A
>A19:" % ON PRO

>B 7:" STUDY
>B 8:"YSIS
>B 9:"RVEY
>B10:"ALYSIS
>B11:"IL
>B12:"ATEGY DEV
>B13:" SURVEY
>B15:"TOTALS:
>B17:"ON BOARD:
>B18:"VAILABLE:
>B19:"JECTS:

>C 4:"MAN HOURS
>C 5:" PER
>C 6:" WEEK
>C 7:/FL40
>C 8:/FL32
>C 9:/FL20
>C10:/FL17
>C11:/FL8
>C12:/FL10
>C13:/FL32
>C14:"-----
>C15:/FL@SUM(C7...C14)
>C17:/FL@COUNT(C7...C13)
>C18:/FL4
>C19:/FL+F15/C18*100

>D 1:"PROJECT B
>D 4:/FR" % OF
>D 5:/FR"TOTAL
>D 6:/FR"HOURS
>D 7:/F$(C7/C15)*100
>D 8:/F$(C8/C15)*100
>D 9:/F$(C9/C15)*100
>D10:/F$(C10/C15)*100
>D11:/F$(C11/C15)*100
>D12:/F$(C12/C15)*100
>D13:/F$(C13/C15)*100

>E 1:"OARD
>E 4:/FR
>E 5:/FR

>F 4:" # OF
>F 5:/FR"WORKERS

>F 6:/FR"TO ASSIGN
>F 7:(C7/40)
>F 8:(C8/40)
>F 9:(C9/40)
>F10:(C10/40)
>F11:(C11/40)
>F12:(C12/40)
>F13:(C13/40)
>F14:/FI/--
>F15:@SUM(F7...F14)

>G 4:/FR"AVERAGE
>G 5:/FR"HOURLY
>G 6:/FR"BILLING
>G 7:/F$35
>G 8:/F$40
>G 9:/F$40
>G10:/F$40
>G11:/F$35.5
>G12:/F$55
>G13:/F$70

>H 4:/FR" PROJ
>H 5:/FR"WEEKLY
>H 6:/FR"REVENUE
>H 7:/F$+C7*G7
>H 8:/F$+C8*G8
>H 9:/F$+C9*G9
>H10:/F$+C10*G10
>H11:/F$+C11*G11
>H12:/F$+C12*G12
>H13:/F$+C13*G13
>H14:/--
>H15:/F$@SUM(H7...H14)

>I 4:/FR" % OF
>I 5:/FR"PROJ
>I 6:/FR"REVENUE
>I 7:(H7/H15)*100
>I 8:(H8/H15)*100
>I 9:(H9/H15)*100
>I10:(H10/H15)*100
>I11:(H11/H15)*100
>I12:(H12/H15)*100
>I13:(H13/H15)*100
>I14:/--
>I15:@SUM(I7...I13)

/GC9
/GOC
/GRA
/W1

```


TIME SHEET

If you're involved in a service or consulting business that bills clients by time or type of service, you can track your hours with this model, and calculate the billing amount at the same time.

You should use one VisiCalc time sheet per client. Merely enter the time spent each day, along with the appropriate rate code. The rate

table at the top of the page can be adjusted at any time; by changing a rate in the rate table, a new billing amount will be calculated without having to change any data in the actual time spent area.

By moving the rate table to a non-printing area, you can actually use this report as an invoice for the client.

PRINT A1...F29

Model Run

TIME SHEET

OCT 1 - OCT 31

CONSULTANT'S NAME
NAME OF PROJECT

<HOURLY RATE CHART>

| # | RATE | SERVICE |
|---|-------|----------------|
| = | ==== | ===== |
| 1 | 20.00 | ADMINISTRATIVE |
| 2 | 25.00 | DESIGN |
| 3 | 30.00 | CONSULTATION |

| DATE | DESCRIPTION | HOURS | RATE CODE | BILLING AMOUNT |
|---------|--------------------|-------|-----------|-------------------|
| OCT 1 | SCHEDULE MEETING | 1 | 1 | 20.00 |
| OCT 2 | DESIGN D/R DOCUMNT | 3.5 | 2 | 87.50 |
| OCT 4 | MEETING W/HAYES | 2 | 3 | 60.00 |
| OCT 6 | RE-DESIGN D/R DOC | 4 | 2 | 100.00 |
| OCT 12 | SET-UP DETAIL ANLY | 8 | 2 | 200.00 |
| OCT 13 | DETAIL ANALYSIS | 6.5 | 2 | 162.50 |
| OCT 15 | PROJECT SPECS | 3 | 2 | 75.00 |
| OCT 20 | PROJECT SPECS | 3.5 | 2 | 87.50 |
| OCT 27 | MEETING W/HAYES | 3 | 3 | 90.00 |
| TOTALS: | | 34.5 | | 882.50 |

Listing

```

>A 3:"OCT 1 - 0
>A 5:"CONSULTAN
>A 6:"NAME OF P
>A10:/FR"#
>A11:/FR"=
>A12:1
>A13:2
>A14:3
>A15:/--=
>A17:"DATE
>A18:"-----
>A19:"OCT 1
>A20:"OCT 2
>A21:"OCT 4
>A22:"OCT 6
>A23:"OCT 12
>A24:"OCT 13
>A25:"OCT 15
>A26:"OCT 20
>A27:"OCT 27

>B 3:"CT 31
>B 5:"T'S NAME
>B 6:"ROJECT
>B 8:"<HOURL
>B10:/FR"RATE
>B11:/FR"====
>B12:/F#20
>B13:/F#25
>B14:/F#30
>B15:/--=
>B17:"DESCRIPTI
>B18:"-----
>B19:"SCHEDULE
>B20:"DESIGN D/
>B21:"MEETING W
>B22:"RE-DESIGN
>B23:"SET-UP DE
>B24:"DETAIL AN
>B25:"PROJECT S
>B26:"PROJECT S
>B27:"MEETING W

>C 1:"TIME SHEE
>C 8:"Y RATE CH
>C10:/FR" SERVICE
>C11:" =====
>C12:" ADMINIS
>C13:" DESIGN
>C14:" CONSULT
>C15:/--=
>C17:"ON
>C18:"---

>C19:"MEETING
>C20:"R DOCUMNT
>C21:"/HAYES
>C22:" D/R DOC
>C23:"TAIL ANLY
>C24:"ALYSIS
>C25:"PECS
>C26:"PECS
>C27:"/HAYES
>C29:"TOTALS:

>D 1:"T
>D 8:"ART>
>D12:"TRATIVE
>D14:"ATION
>D15:/--=
>D17:"HOURS
>D18:"-----
>D19:/FL1
>D20:/FL3.5
>D21:/FL2
>D22:/FL4
>D23:/FL8
>D24:/FL6.5
>D25:/FL3
>D26:/FL3.5
>D27:/FL3
>D28:/--
>D29:/FL@SUM(D19...D27)

>E15:/--=
>E17:"RATE CODE
>E18:"-----
>E19:1
>E20:2
>E21:3
>E22:2
>E23:2
>E24:2
>E25:2
>E26:2
>E27:3
>E28:/--

>F15:/--=
>F16:/FR"BILLING
>F17:/FR"AMOUNT
>F18:" -----
>F19:/F#@LOOKUP(E19,A12...A14)*D19
>F20:/F#@LOOKUP(E20,A12...A14)*D20
>F21:/F#@LOOKUP(E21,A12...A14)*D21
>F22:/F#@LOOKUP(E22,A12...A14)*D22
>F23:/F#@LOOKUP(E23,A12...A14)*D23

```


GRADE BOOK

This VisiCalc model can easily computerize a teacher's grade book. As each student's test scores are entered during the school year, averages for both the individual students and the class as a whole are automatically updated.

This application is not limited to teachers. It can be used in market surveys for product awareness, or wherever tests are taken and results tabulated.

PRINT A1...K29

Model Run

| STUDENTS' GRADE BOOK | | | | | | | | | |
|----------------------|------------------------|------------------------|------------------------|------------------------|------------------------|------------------------|------------------------|------------------------|---------|
| STUDENT NAMES | SCORE FOR TEST 1 | SCORE FOR TEST 2 | SCORE FOR TEST 3 | SCORE FOR TEST 4 | SCORE FOR TEST 5 | SCORE FOR TEST 6 | SCORE FOR TEST 7 | SCORE FOR TEST 8 | AVERAGE |
| AVONDALE, R | 98 | 95 | 90 | 89 | 92 | 95 | 94 | 95 | 93.5 |
| BETTINGTON, W | 82 | 93 | 85 | 80 | 77 | 84 | 90 | 88 | 84.875 |
| COLLINS, C | 77 | 60 | 66 | 70 | 73 | 71 | 74 | 75 | 70.75 |
| CYERSKI, T | 99 | 98 | 99 | 95 | 96 | 96 | 95 | 98 | 97 |
| EDWARDS, B | 70 | 75 | 77 | 76 | 75 | 70 | 79 | 76 | 74.75 |
| FARMINGTON, E | 50 | 55 | 57 | 61 | 64 | 61 | 67 | 65 | 60 |
| HEYDEN, S | 80 | 80 | 81 | 80 | 79 | 82 | 84 | 80 | 80.75 |
| JAMIESEN, D | 90 | 80 | 70 | 75 | 77 | 81 | 85 | 87 | 80.625 |
| LAWRENCE, R | 77 | 80 | 79 | 81 | 82 | 88 | 71 | 89 | 80.875 |
| LOFTEN, A | 66 | 70 | 74 | 73 | 70 | 67 | 72 | 74 | 70.75 |
| MATHEWS, D | 91 | 90 | 89 | 88 | 90 | 94 | 93 | 91 | 90.75 |
| NORMANS, V | 94 | 90 | 85 | 75 | 80 | 83 | 87 | 88 | 85.25 |
| PRICE, L | 80 | 81 | 80 | 82 | 84 | 82 | 81 | 80 | 81.25 |
| ROBERTSON, F | 77 | 80 | 85 | 84 | 84 | 85 | 86 | 85 | 83.25 |
| SANDESKI, W | 75 | 81 | 83 | 85 | 85 | 89 | 82 | 79 | 82.375 |
| SEDGEWICK, J | 81 | 83 | 80 | 77 | 85 | 88 | 87 | 88 | 83.625 |
| SOUTHBY, V | 83 | 80 | 76 | 81 | 85 | 88 | 87 | 89 | 83.625 |
| TUTOR, R | 90 | 88 | 90 | 92 | 98 | 94 | 95 | 91 | 92.25 |
| YOUNG, B | 89 | 91 | 92 | 95 | 97 | 98 | 95 | 99 | 94.5 |
| ZAMBETIO, L | 77 | 83 | 85 | 89 | 84 | 87 | 86 | 91 | 85.25 |
| CLASS AVG | 81.3 | 81.65 | 81.15 | 81.4 | 82.85 | 84.15 | 84.5 | 85.4 | 82.8 |

Listing

```
>A 5: "STUDENT N
>A 6: /--
>A 7: "AVONDALE,
>A 8: "BETTINGTO
>A 9: "COLLINS, C
```

```
>A10: "CYERSKI, T
>A11: "EDWARDS, B
>A12: "FARMINGTO
>A13: "HEYDEN, S
>A14: "JAMIESEN,
```

>A15: "LAWRENCE,
 >A16: "LOFTEN, A
 >A17: "MATHEWS, D
 >A18: "NORMANS, V
 >A19: "PRICE, L
 >A20: "ROBERTSON
 >A21: "SANDESKI,
 >A22: "SEDGEWICKJ
 >A23: "SOUTHBY, V
 >A24: "TUTOR, R
 >A25: "YOUNG, B
 >A26: "ZAMBETIO,
 >A29: "CLASS AVG

>B 5: "AMES

>B 6: /--

>B 7: "R

>B 8: "N, W

>B12: "N, E

>B14: "D

>B15: "R

>B20: ", F

>B21: "W

>B22: ", J

>B26: "L

>C 1: "STUDENTS'

>C 3: "SCORE

>C 4: "FOR TEST

>C 5: /FL1

>C 6: /--

>C 7: 98

>C 8: 82

>C 9: 77

>C10: 99

>C11: 70

>C12: 50

>C13: 80

>C14: 90

>C15: 77

>C16: 66

>C17: 91

>C18: 94

>C19: 80

>C20: 77

>C21: 75

>C22: 81

>C23: 83

>C24: 90

>C25: 89

>C26: 77

>C29: @AVERAGE (C7...C26)

>D 1: " GRADE BO

>D 3: "SCORE

>D 4: "FOR TEST

>D 5: /FL2

>D 6: /--

>D 7: 95

>D 8: 93

>D 9: 60

>D10: 98

>D11: 75

>D12: 55

>D13: 80

>D14: 80

>D15: 80

>D16: 70

>D17: 90

>D18: 90

>D19: 81

>D20: 80

>D21: 81

>D22: 83

>D23: 80

>D24: 88

>D25: 91

>D26: 83

>D29: @AVERAGE (D7...D26)

>E 1: "OK

>E 3: "SCORE

>E 4: "FOR TEST

>E 5: /FL3

>E 6: /--

>E 7: 90

>E 8: 85

>E 9: 66

>E10: 99

>E11: 77

>E12: 57

>E13: 81

>E14: 70

>E15: 79

>E16: 74

>E17: 89

>E18: 85

>E19: 80

>E20: 85

>E21: 83

>E22: 80

>E23: 76

>E24: 90

>E25: 92

>E26: 85

>E29: @AVERAGE (E7...E26)

>F 3: "SCORE

>F 4: "FOR TEST

>F 5: /FL4


```

>F 6: /--
>F 7: 89
>F 8: 80
>F 9: 70
>F10: 95
>F11: 76
>F12: 61
>F13: 80
>F14: 75
>F15: 81
>F16: 73
>F17: 88
>F18: 75
>F19: 82
>F20: 84
>F21: 85
>F22: 77
>F23: 81
>F24: 92
>F25: 95
>F26: 89
>F29: @AVERAGE (F7...F26)

>G 3: "SCORE
>G 4: "FOR TEST
>G 5: /FL5
>G 6: /--
>G 7: 92
>G 8: 77
>G 9: 73
>G10: 96
>G11: 75
>G12: 64
>G13: 79
>G14: 77
>G15: 82
>G16: 70
>G17: 90
>G18: 80
>G19: 84
>G20: 84
>G21: 85
>G22: 85
>G23: 85
>G24: 98
>G25: 97
>G26: 84
>G29: @AVERAGE (G7...G26)

>H 3: "SCORE
>H 4: "FOR TEST
>H 5: /FL6
>H 6: /--
>H 7: 95
>H 8: 84
>H 9: 71
>H10: 96
>H11: 70
>H12: 61
>H13: 82
>H14: 81
>H15: 88
>H16: 67
>H17: 94
>H18: 83
>H19: 82
>H20: 85
>H21: 89
>H22: 88
>H23: 88
>H24: 94
>H25: 98
>H26: 87
>H29: @AVERAGE (H7...H26)

>I 3: "SCORE
>I 4: "FOR TEST
>I 5: /FL7
>I 6: /--
>I 7: 94
>I 8: 90
>I 9: 74
>I10: 95
>I11: 79
>I12: 67
>I13: 84
>I14: 85
>I15: 71
>I16: 72
>I17: 93
>I18: 87
>I19: 81
>I20: 86
>I21: 82
>I22: 87
>I23: 87
>I24: 95
>I25: 95
>I26: 86
>I29: @AVERAGE (I7...I26)

>J 3: "SCORE
>J 4: "FOR TEST
>J 5: /FL8
>J 6: /--
>J 7: 95
>J 8: 88
>J 9: 75
>J10: 98
>J11: 76

```

>J12:65
 >J13:80
 >J14:87
 >J15:89
 >J16:74
 >J17:91
 >J18:88
 >J19:80
 >J20:85
 >J21:79
 >J22:88
 >J23:89
 >J24:91
 >J25:99
 >J26:91
 >J29:@AVERAGE (J7...J26)

>K 5:"AVERAGE
 >K 6: /--
 >K 7:@AVERAGE (C7...J7)
 >K 8:@AVERAGE (C8...J8)
 >K 9:@AVERAGE (C9...J9)
 >K10:@AVERAGE (C10...J10)

>K11:@AVERAGE (C11...J11)
 >K12:@AVERAGE (C12...J12)
 >K13:@AVERAGE (C13...J13)
 >K14:@AVERAGE (C14...J14)
 >K15:@AVERAGE (C15...J15)
 >K16:@AVERAGE (C16...J16)
 >K17:@AVERAGE (C17...J17)
 >K18:@AVERAGE (C18...J18)
 >K19:@AVERAGE (C19...J19)
 >K20:@AVERAGE (C20...J20)
 >K21:@AVERAGE (C21...J21)
 >K22:@AVERAGE (C22...J22)
 >K23:@AVERAGE (C23...J23)
 >K24:@AVERAGE (C24...J24)
 >K25:@AVERAGE (C25...J25)
 >K26:@AVERAGE (C26...J26)
 >K29:@AVERAGE (K7...K26)

/GC9
 /GFL
 /GOC
 /GRA
 /W1



TRAVEL LOG

This model is suitable for a service representative or consultant who makes regular calls on clients. The miles traveled, as well as notations for gasoline and other authorized purchases for each visit, are entered. During the course of a month, as new calls are added to the list, total miles for the period are increased, along with totals for the year (New Bal). The tax deduction, based on the per mile rate, is also tracked. In addition, the consultant or service representative has documentation for gasoline purchases which shows the average price paid as well as the travel miles to the gallon.

For a service representative, time spent with a client could be incorporated to provide an additional management tool. Figures on total hours at the client's site, the number of calls per day, and averages for the period would help a representative analyze his or her time.

Although this model is designed for quarterly reporting, your models could consist of a year's or month's worth of line entries. If you use the yearly method for tracking your client calls, delete the Bal Fwd columns since they represent the previous period's figures.

PRINT A1...H54



Model Run

TRAVEL LOG

DATE: APR 1 - JUNE 30

CURRENT RATE FOR TAX DEDUCTION: .15

<ANALYSIS>

| | BAL FWD | CURRENT | NEW BAL |
|----------------|---------|---------|---------|
| MILES-TO-DATE | 630 | 741 | 1371 |
| TAX DEDUCTION | 94.50 | 111.15 | 205.65 |
| COST OF GAS | 133.12 | 153.24 | 286.36 |
| AVG PRICE PAID | 1.35 | 1.38 | 2.73 |
| MILES/GALLON | 6.65 | 6.68 | 6.66 |
| AVG MILES | 20 | 21.17 | 20.59 |

| DATE | CLIENT VISITED | MILES TRAVEL'D | GALLONS OF GAS PURCHASED | PRICE/GALLON | COST FOR GAS |
|---------|-------------------------|----------------|--------------------------|--------------|--------------|
| APR 4 | BREN ENTERPRISES | 34 | | | 0 |
| APR 7 | LOCKPORT | 14 | 5.00 | 1.31 | 6.55 |
| APR 9 | STEMSON PRESS | 15 | 7.00 | 1.34 | 9.38 |
| APR 10 | BREN | 20 | | | 0.00 |
| APR 12 | KERRY MOTORS | 22 | 15.00 | 1.44 | 21.60 |
| APR 13 | BRIAR HARDWARE | 23 | | | 0.00 |
| APR 17 | ASHMAN DEALERSHIP | 25 | 5.00 | 1.39 | 6.95 |
| APR 21 | REYNOLDS FREIGHT | 30 | 3.00 | 1.40 | 4.20 |
| APR 23 | LITMAN INDUSTRIES | 35 | | | 0.00 |
| MAY 1 | CALMON STEAK HOUSE | 40 | 5.00 | 1.42 | 7.10 |
| MAY 2 | BREN ENTERPRISES | 31 | 7.00 | 1.43 | 10.01 |
| MAY 5 | LOCKPORT | 12 | | | 0.00 |
| MAY 7 | LITMAN INDUSTRIES | 12 | 4.00 | 1.45 | 5.80 |
| MAY 8 | FM STATION | 15 | | | 0.00 |
| MAY 8 | JML | 18 | | | 0.00 |
| MAY 9 | STEWART OFFICE SUPPLIES | 22 | | | 0.00 |
| MAY 15 | BREN | 34 | 5.00 | 1.41 | 7.05 |
| MAY 17 | LOCKPORT | 44 | 5.00 | 1.39 | 6.95 |
| MAY 19 | KERRY MOTORS | 12 | 12.00 | 1.37 | 16.44 |
| MAY 20 | ASHMAN DEALERSHIP | 13 | 9.00 | 1.36 | 12.24 |
| MAY 21 | SEAMAN SIGNS | 17 | | | 0.00 |
| MAY 30 | JL ELECTRIC | 8 | 6.00 | 1.34 | 8.04 |
| JUNE 1 | WALD'S BOOKS | 9 | | | 0.00 |
| JUNE 1 | STAN'S CAFE | 19 | 7.00 | 1.33 | 9.31 |
| JUNE 3 | CALMON STEAK HOUSE | 21 | | | 0.00 |
| JUNE 7 | LOCKPORT | 22 | | | 0.00 |
| JUNE 5 | HARGREN ENGINES | 24 | 8.00 | 1.34 | 10.72 |
| JUNE 6 | BRAVERM TAVERN | 31 | 3.00 | 1.35 | 4.05 |
| JUNE 10 | EDGE PAPER | 23 | | | 0.00 |
| JUNE 12 | ROLAN OFFSET | 22 | | | 0.00 |
| JUNE 14 | MARTINS BAKERY | 21 | | | 0.00 |
| JUNE 20 | YOLMAN & FORD | 19 | 5.00 | 1.37 | 6.85 |
| JUNE 21 | SEAMAN SIGNS | 15 | | | 0.00 |
| JUNE 22 | WEZMAN SPORTS | 19 | | | 0.00 |
| JUNE 30 | EDGE PAPER | 18 | 7.00 | 1.39 | 9.73 |

Listing

>A 3:"DATE:
 >A 4:"CURRENT R
 >A 9:"MILES-TO-
 >A10:"TAX DEDUC
 >A11:"COST OF G
 >A12:"AVG PRICE
 >A13:"MILES/GAL
 >A14:"AVG MILES
 >A19:"DATE
 >A20:"APR 4
 >A21:"APR 7
 >A22:"APR 9
 >A23:"APR 10
 >A24:"APR 12
 >A25:"APR 13
 >A26:"APR 17
 >A27:"APR 21
 >A28:"APR 23
 >A29:"MAY 1
 >A30:"MAY 2
 >A31:"MAY 5
 >A32:"MAY 7
 >A33:"MAY 8
 >A34:"MAY 8
 >A35:"MAY 9
 >A36:"MAY 15
 >A37:"MAY 17
 >A38:"MAY 19
 >A39:"MAY 20
 >A40:"MAY 21
 >A41:"MAY 30
 >A42:"JUNE 1
 >A43:"JUNE 1
 >A44:"JUNE 3
 >A45:"JUNE 7
 >A46:"JUNE 5
 >A47:"JUNE 6
 >A48:"JUNE 10
 >A49:"JUNE 12
 >A50:"JUNE 14
 >A51:"JUNE 20
 >A52:"JUNE 21
 >A53:"JUNE 22
 >A54:"JUNE 30

>B 3:"APR 1 - J
 >B 4:"ATE FOR T
 >B 6:"<ANALYSIS
 >B 9:"DATE
 >B10:"TION
 >B11:"AS
 >B12:" PAID
 >B13:"LON

>B19:"CLIENT VI
 >B20:"BREN ENTER
 >B21:"LOCKPORT
 >B22:"STEMSON P
 >B23:"BREN
 >B24:"KERRY MOT
 >B25:"BRIAR HAR
 >B26:"ASHMAN DE
 >B27:"REYNOLDS
 >B28:"LITMAN IN
 >B29:"CALMON ST
 >B30:"BREN ENTE
 >B31:"LOCKPORT
 >B32:"LITMAN IN
 >B33:"FM STATIO
 >B34:"JML
 >B35:"STEWART O
 >B36:"BREN
 >B37:"LOCKPORT
 >B38:"KERRY MOT
 >B39:"ASHMAN DE
 >B40:"SEAMAN SI
 >B41:"JL ELECTR
 >B42:"WALD'S BO
 >B43:"STAN'S CA
 >B44:"CALMON ST
 >B45:"LOCKPORT
 >B46:"HARGREN E
 >B47:"BRAVERM T
 >B48:"EDGE PAPE
 >B49:"ROLAN OFF
 >B50:"MARTINS B
 >B51:"YOLMAN &
 >B52:"SEAMAN SI
 >B53:"WEZMAN SP
 >B54:"EDGE PAPE

>C 1:"TRAVEL LO
 >C 3:"UNE 30
 >C 4:"AX DEDUCT
 >C 6:">
 >C 8:"BAL FWD
 >C 9:630
 >C10:/F#94.5
 >C11:133.12
 >C12:1.35
 >C13:/F#6.65
 >C14:20
 >C19:"SITED
 >C20:"PRISES
 >C22:"RESS
 >C24:"ORS
 >C25:"DWARE

>C26:"ALERSHIP
 >C27:"FREIGHT
 >C28:"DUSTRIES
 >C29:"EAK HOUSE
 >C30:"RPRISES
 >C32:"DUSTRIES
 >C33:"N
 >C35:"FFICE SUP
 >C38:"QRS
 >C39:"ALERSHIP
 >C40:"GNS
 >C41:"IC
 >C42:"OKS
 >C43:"FE
 >C44:"EAK HOUSE
 >C46:"NGINES
 >C47:"AVERN
 >C48:"R
 >C49:"SET
 >C50:"AKERY
 >C51:"FORD
 >C52:"GNS
 >C53:"ORTS
 >C54:"R

>D 1:"G
 >D 4:"ION:
 >D 8:"CURRENT
 >D 9:@SUM(E20...E53)
 >D10:+E4*D9
 >D11:@SUM(H21...H53)
 >D12:/F#@SUM(G21...G53)
 /@COUNT(G21...G53)
 >D13:/F#+D9/@SUM(F20...F53)
 >D14:/F#+D9/@COUNT(E20...E54)
 >D35:"PLIES

>E 4:..15
 >E 8:/FR"NEW BAL
 >E 9:+C9+D9
 >E10:+C10+D10
 >E11:+C11+D11
 >E12:/F#+C12+D12
 >E13:/F#+C13+D13/2
 >E14:/F#(C14+D14)/2
 >E18:"MILES
 >E19:"TRAVEL'D
 >E20:/FL34
 >E21:/FL14
 >E22:/FL15
 >E23:/FL20
 >E24:/FL22
 >E25:/FL23
 >E26:/FL25
 >E27:/FL30

>E28:/FL35
 >E29:/FL40
 >E30:/FL31
 >E31:/FL12
 >E32:/FL12
 >E33:/FL15
 >E34:/FL18
 >E35:/FL22
 >E36:/FL34
 >E37:/FL44
 >E38:/FL12
 >E39:/FL13
 >E40:/FL17
 >E41:/FL8
 >E42:/FL9
 >E43:/FL19
 >E44:/FL21
 >E45:/FL22
 >E46:/FL24
 >E47:/FL31
 >E48:/FL23
 >E49:/FL22
 >E50:/FL21
 >E51:/FL19
 >E52:/FL15
 >E53:/FL19
 >E54:/FL18
 >E55:/FL

>F17:"GALLONS
 >F18:"OF GAS
 >F19:/FR"PURCHASED
 >F20:/F#
 >F21:/F#5
 >F22:/F#7
 >F23:/F#
 >F24:/F#15
 >F25:/F#
 >F26:/F#5
 >F27:/F#3
 >F28:/F#
 >F29:/F#5
 >F30:/F#7
 >F31:/F#
 >F32:/F#4
 >F33:/F#
 >F34:/F#
 >F35:/F#
 >F36:/F#5
 >F37:/F#5
 >F38:/F#12
 >F39:/F#9
 >F40:/F#
 >F41:/F#6
 >F42:/F#

| | |
|-----------------|------------------|
| >F43:/F#7 | >G52:/F# |
| >F44:/F# | >G53:/F# |
| >F45:/F# | >G54:/F#1.39 |
| >F46:/F#8 | >G55:/F# |
| >F47:/F#3 | |
| >F48:/F# | >H17:/FR"COST |
| >F49:/F# | >H18:/FR"FOR |
| >F50:/F# | >H19:/FR"GAS |
| >F51:/F#5 | >H20:/F#F20*G20 |
| >F52:/F# | >H21:/F#+F21*G21 |
| >F53:/F# | >H22:/F#+F22*G22 |
| >F54:/F#7 | >H23:/F#+F23*G23 |
| >F55:/F# | >H24:/F#+F24*G24 |
| | >H25:/F#+F25*G25 |
| >G18:/FR"PRICE/ | >H26:/F#+F26*G26 |
| >G19:/FR"GALLON | >H27:/F#+F27*G27 |
| >G20:/F# | >H28:/F#+F28*G28 |
| >G21:/F#1.31 | >H29:/F#+F29*G29 |
| >G22:/F#1.34 | >H30:/F#+F30*G30 |
| >G23:/F# | >H31:/F#+F31*G31 |
| >G24:/F#1.44 | >H32:/F#+F32*G32 |
| >G25:/F# | >H33:/F#+F33*G33 |
| >G26:/F#1.39 | >H34:/F#+F34*G34 |
| >G27:/F#1.4 | >H35:/F#+F35*G35 |
| >G28:/F# | >H36:/F#+F36*G36 |
| >G29:/F#1.42 | >H37:/F#+F37*G37 |
| >G30:/F#1.43 | >H38:/F#+F38*G38 |
| >G31:/F# | >H39:/F#+F39*G39 |
| >G32:/F#1.45 | >H40:/F#+F40*G40 |
| >G33:/F# | >H41:/F#+F41*G41 |
| >G34:/F# | >H42:/F#+F42*G42 |
| >G35:/F# | >H43:/F#+F43*G43 |
| >G36:/F#1.41 | >H44:/F#+F44*G44 |
| >G37:/F#1.39 | >H45:/F#+F45*G45 |
| >G38:/F#1.37 | >H46:/F#+F46*G46 |
| >G39:/F#1.36 | >H47:/F#+F47*G47 |
| >G40:/F# | >H48:/F#+F48*G48 |
| >G41:/F#1.34 | >H49:/F#+F49*G49 |
| >G42:/F# | >H50:/F#+F50*G50 |
| >G43:/F#1.33 | >H51:/F#+F51*G51 |
| >G44:/F# | >H52:/F#+F52*G52 |
| >G45:/F# | >H53:/F#+F53*G53 |
| >G46:/F#1.34 | >H54:/F#+F54*G54 |
| >G47:/F#1.35 | |
| >G48:/F# | /GC9 |
| >G49:/F# | /GOC |
| >G50:/F# | /GRA |
| >G51:/F#1.37 | /W1 |

DEPARTMENTAL DISTRIBUTION

This model compares the payroll costs to revenue for individual departments. Each department contributes x amount to total revenue, while generating y amount in payroll costs. With this model, percentages for costs and revenue are obtained.

In the example, Dept. A contributes the lowest

percentage of revenue, but its payroll costs are also the lowest. Dept. D, however, costs nearly twice as much as it contributes.

Although the data shown here is limited to payroll, the model can be expanded to include administrative overhead for further comparison.

PRINT A1...F33

Model Run

DEPARTMENTAL DISTRIBUTION

FOR PERIOD ENDING MM/DD/YY

<REVENUE>

| | DEPT A | DEPT B | DEPT C | DEPT D | TOTALS |
|-----------------|---------|---------|---------|---------|----------|
| DIR REV | 3400.00 | 4500.00 | 9500.00 | 3500.00 | 20900.00 |
| % OF TOTL | 16.27 | 21.53 | 45.45 | 16.75 | 100.00 |
| HIGH % OF TOTAL | | 45.45 | | | |
| LOW % OF TOTAL | | 16.27 | | | |

<PAYROLL COSTS>

| | DEPT A | DEPT B | DEPT C | DEPT D | |
|-----------------|--------|---------|---------------|---------|---------|
| # OF EMPS | 2 | 3 | 10 | 5 | 20 |
| REG HOURS | 80 | 120 | 400 | 200 | 800 |
| OT HOURS | | 10 | 35 | 25.5 | 70.5 |
| # OF CKS | 2 | 3 | 10 | 5 | 20 |
| GROSS PAY | 400.00 | 980.00 | 2598.00 | 1750.00 | 5728.00 |
| FICA | 26.00 | 63.70 | 168.87 | 113.75 | 372.32 |
| FUT | 2.80 | 6.86 | 18.19 | 12.25 | 40.10 |
| SUT | 9.20 | 22.54 | 59.75 | 40.25 | 131.74 |
| TOTAL PR | 438.00 | 1073.10 | 2844.81 | 1916.25 | 6272.16 |
| % OF TOTL | 6.98 | 17.11 | 45.36 | 30.55 | 100.00 |
| HIGH % OF TOTAL | | 45.36 | | | |
| LOW % OF TOTAL | | 6.98 | | | |
| | | | OT PERCENTAGE | 28.37 | |

Listing

```
>A 5:" <REVENU
>A 8:"DIR REV
>A 9:"% OF TOTL
>A11:"HIGH % OF
>A12:" LOW % OF
>A14:/--=
>A17:" <PAYROL
>A20:"# OF EMPS
>A21:"REG HOURS
>A22:"OT HOURS
>A23:"# OF CKS
>A24:"GROSS PAY
>A25:"FICA
>A26:"FUT
>A27:"SUT
>A29:"TOTAL PR
>A30:"% OF TOTL
>A32:"HIGH % OF
>A33:" LOW % OF
```

```
>B 5:"E>
>B 7:/FR"DEPT A
>B 8:/F#3400
>B 9:/F#+B8/FB*100
>B11:/F#" TOTAL
>B12:/F#" TOTAL
>B14:/--=
>B17:"L COSTS>
>B19:/FR"DEPT A
>B20:2
>B21:80
>B23:2
>B24:/F#400
>B25:/F#26
>B26:/F#2.8
```

```
>B27:/F#9.2
>B28:/--
>B29:/F#@SUM(B24...B27)
>B30:/F#(B29/F29)*100
>B32:/F#" TOTAL
>B33:/F#" TOTAL
```

```
>C 7:/FR"DEPT B
>C 8:/F#4500
>C 9:/F#+C8/F8*100
>C11:/F#@MAX(B9...E9)
>C12:/F#@MIN(B9...E9)
>C14:/--
>C19:/FR"DEPT B
>C20:3
>C21:120
>C22:10
>C23:3
>C24:/F#980
>C25:/F#63.7
>C26:/F#6.86
>C27:/F#22.54
>C28:/--
>C29:/F#@SUM(C24...C27)
>C30:/F#(C29/F29)*100
>C32:/F#@MAX(B30...E30)
>C33:/F#@MIN(B30...E30)
```

```
>D 1:"DEPARTMEN
>D 3:"FOR PERIO
>D 7:/FR"DEPT C
>D 8:/F#9500
>D 9:/F#+D8/F8*100
>D14:/--
>D19:/FR"DEPT C
>D20:10
>D21:400
>D22:35
>D23:10
>D24:/F#2598
>D25:/F#168.87
>D26:/F#18.19
>D27:/F#59.75
>D28:/--
>D29:/F#@SUM(D24...D27)
>D30:/F#(D29/F29)*100
```

```
>D33:/FR"OT P
```

```
>E 1:"TAL DISTR
>E 3:"D ENDING
>E 7:/FR"DEPT D
>E 8:/F#3500
>E 9:/F#+E8/F8*100
>E14:/--
>E19:/FR"DEPT D
>E20:5
>E21:200
>E22:25.5
>E23:5
>E24:/F#1750
>E25:/F#113.75
>E26:/F#12.25
>E27:/F#40.25
>E28:/--
>E29:/F#@SUM(E24...E27)
>E30:/F#(E29/F29)*100
>E33:"ERCENTAGE
```

```
>F 1:"IBUTION
>F 3:"MM/DD/YY
>F 7:/FR"TOTALS
>F 8:/F#@SUM(B8...E8)
>F 9:/F#+F8/F8*100
>F14:/--
>F20:@SUM(B20...E20)
>F21:@SUM(B21...E21)
>F22:@SUM(B22...E22)
>F23:@SUM(B23...E23)
>F24:/F#@SUM(B24...E24)
>F25:/F#@SUM(B25...E25)
>F26:/F#@SUM(B26...E26)
>F27:/F#@SUM(B27...E27)
>F28:/--
>F29:/F#@SUM(F24...F27)
>F30:/F#(F29/F29)*100
>F33:/F#(F20/F22)*100
```

```
/GC9
/GOC
/GRA
/W1
```

PRODUCTIVITY ANALYSIS

If you can single out criteria for evaluating productivity or performance, you can apply this model to that evaluation.

The sample model gives an analysis of key entry operators working in a large personnel office. It was determined that an operator takes an average of 250 keystrokes to complete one form. This average is used to evaluate the productivity of each key operator.

If you enter the number of hours worked and the number of forms completed, the model will calculate the speed of each key operator, and the percentage of his or her contribution to the total work output. The maximum, minimum, and

average totals of keystrokes and documents are reported for comparison purposes.

Mary, for instance, worked on 200 forms in 35 hours. Her total keystrokes were calculated at 500,000, which averages to 11,286 per hour or 238 per minute. She contributed 0.95 documents per minute, or 17% of the forms produced by the five employees that week.

Applying this model to other types of productivity analysis requires no more than replacing the number of keystrokes with the criteria that fit your product.

PRINT A1..H26

Model Run

PRODUCTIVITY ANALYSIS

DEPT: KEY ENTRY
SUBMITTED BY: R. EMERSEN
FOR PERIOD: WK # 33
DOCUMENT: PERSONNEL FORM
KETSTROKES/DOC: 250

| EMPLOYEE NAME | TOTAL DOCUMENTS | DIRECT HOURS | TOTAL KEYSTRS KEYSTRS | PER HOUR | PER MIN | DOCS PER MINUTE | PERCENT OF TOTAL |
|------------------|--------------------|-----------------|--------------------------|----------|----------|--------------------|---------------------|
| MARY | 2000 | 35 | 500000 | 14285.71 | 238.0952 | .9523810 | .1714639 |
| LYNN | 1800 | 32 | 450000 | 14062.5 | 234.375 | .9375 | .1687848 |
| HARRIET | 2200 | 30 | 550000 | 18333.33 | 305.5556 | 1.222222 | .2200453 |
| BETTY | 1900 | 20 | 475000 | 23750 | 395.8333 | 1.583333 | .2850587 |
| KATHY | 1340 | 26 | 335000 | 12884.62 | 214.7436 | .8589744 | .1546472 |
| TOTALS: | 9240 | 143 | 2310000 | 83316.16 | 1388.603 | 5.554411 | 1 |
| MAXIMUMS: | 2200 | 35 | 550000 | 23750 | 395.8333 | 1.583333 | .2850587 |
| MINIMUMS: | 1340 | 20 | 335000 | 12884.62 | 214.7436 | .8589744 | .1546472 |
| AVERAGES: | 1848 | 28.6 | 462000 | 16663.23 | 277.7205 | 1.110882 | .2 |

Listing

```

>A 4: "DEPT:
>A 5: "SUBMITTED
>A 6: "FOR PERIO
>A 7: /FR"DOCUMENT:
>A 8: "KETSTROKE
>A14: "EMPLOYEE
>A15: "NAME
>A17: "MARY
>A18: "LYNN
>A19: "HARRIET
>A20: "BETTY
>A21: "KATHY
>A23: "TOTALS:
>A24: "MAXIMUMS:
>A25: "MINIMUMS:
>A26: "AVERAGES:

>B 4: "KEY ENTRY
>B 5: " BY:
>B 6: "D:
>B 8: "S/DOC:
>B14: /FR"TOTAL
>B15: "DOCUMENTS
>B17: 2000
>B18: 1800
>B19: 2200
>B20: 1900
>B21: 1340
>B23: @SUM(B17...B21)
>B24: @MAX(B17...B21)
>B25: @MIN(B17...B21)
>B26: @AVERAGE(B17...B21)

>C 1: "PRODUCTIV
>C 5: "R. EMERSE
>C 6: "WK # 33
>C 7: "PERSONNEL
>C 8: /FL250
>C14: /FR"DIRECT
>C15: /FR"HOURS
>C17: 35
>C18: 32
>C19: 30
>C20: 20
>C21: 26
>C23: @SUM(C17...C21)
>C24: @MAX(C17...C21)
>C25: @MIN(C17...C21)
>C26: @AVERAGE(C17...C21)

>D 1: "ITY ANALY
>D 5: "N
>D 7: " FORM

>D14: /FR"TOTAL
>D15: /FR"KEYSTRKS
>D17: +B17*C8
>D18: +B18*C8
>D19: +B19*C8
>D20: +B20*C8
>D21: +B21*C8
>D23: @SUM(D17...D21)
>D24: @MAX(D17...D21)
>D25: @MIN(D17...D21)
>D26: @AVERAGE(D17...D21)

>E 1: "SIS
>E14: /FR"KEYSTRKS
>E15: /FR"PER HOUR
>E17: +D17/C17
>E18: +D18/C18
>E19: +D19/C19
>E20: +D20/C20
>E21: +D21/C21
>E23: @SUM(E17...E21)
>E24: @MAX(E17...E21)
>E25: @MIN(E17...E21)
>E26: @AVERAGE(E17...E21)

>F14: /FR"KEYSTRKS
>F15: /FR"PER MIN
>F17: +E17/60
>F18: +E18/60
>F19: +E19/60
>F20: +E20/60
>F21: +E21/60
>F23: @SUM(F17...F21)
>F24: @MAX(F17...F21)
>F25: @MIN(F17...F21)
>F26: @AVERAGE(F17...F21)

>G14: /FR"DOCS PER
>G15: /FR"MINUTE
>G17: +F17/C8
>G18: +F18/C8
>G19: +F19/C8
>G20: +F20/C8
>G21: +F21/C8
>G23: @SUM(G17...G21)
>G24: @MAX(G17...G21)
>G25: @MIN(G17...G21)
>G26: @AVERAGE(G17...G21)

>H14: /FR"PERCENT
>H15: /FR"OF TOTAL
>H17: +G17/G23
>H18: +G18/G23

```

```
>H19:=+G19/G23
>H20:=+G20/G23
>H21:=+G21/G23
>H23:=@SUM(H17...H21)
>H24:=@MAX(H17...H21)
>H25:=@MIN(H17...H21)
>H26:=@AVERAGE(H17...H21)
```

The model tallies a client survey of your own service. The example is a single-subject questionnaire sent to the clients of a small data processing service bureau. The respondents are asked to rate the customer service department on four points according to the degree of attention they receive. Each column in the VisiCalc model is numbered, and the total responses for each category are entered in their respective positions in the model.

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CLIENT SURVEY

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Model Run

| CLIENT SURVEY | | | | | |
|---|---------------|-----------|-----------|------|---|
| QUESTION: WHAT ARE YOUR IMPRESSIONS OF OUR CUSTOMER SERVICE DEPARTMENT? | | | | | |
| 1 | 2 | 3 | 4 | 5 | 6 |
| EXTREMELY | VERY | MODERATE | NOT | VERY | |
| RESPONSIVE | KNOWLEDGEABLE | COURTEOUS | EFFECTIVE | | |
| 20 | 30 | 40 | 50 | 60 | |
| 30 | 40 | 50 | 60 | 70 | |
| 40 | 50 | 60 | 70 | 80 | |
| 50 | 60 | 70 | 80 | 90 | |
| 60 | 70 | 80 | 90 | 100 | |
| 70 | 80 | 90 | 100 | 110 | |
| 80 | 90 | 100 | 110 | 120 | |
| 90 | 100 | 110 | 120 | 130 | |
| 100 | 110 | 120 | 130 | 140 | |
| 110 | 120 | 130 | 140 | 150 | |
| 120 | 130 | 140 | 150 | 160 | |
| 130 | 140 | 150 | 160 | 170 | |
| 140 | 150 | 160 | 170 | 180 | |
| 150 | 160 | 170 | 180 | 190 | |
| 160 | 170 | 180 | 190 | 200 | |
| 170 | 180 | 190 | 200 | 210 | |
| 180 | 190 | 200 | 210 | 220 | |
| 190 | 200 | 210 | 220 | 230 | |
| 200 | 210 | 220 | 230 | 240 | |
| 210 | 220 | 230 | 240 | 250 | |
| 220 | 230 | 240 | 250 | 260 | |
| 230 | 240 | 250 | 260 | 270 | |
| 240 | 250 | 260 | 270 | 280 | |
| 250 | 260 | 270 | 280 | 290 | |
| 260 | 270 | 280 | 290 | 300 | |
| 270 | 280 | 290 | 300 | 310 | |
| 280 | 290 | 300 | 310 | 320 | |
| 290 | 300 | 310 | 320 | 330 | |
| 300 | 310 | 320 | 330 | 340 | |
| 310 | 320 | 330 | 340 | 350 | |
| 320 | 330 | 340 | 350 | 360 | |
| 330 | 340 | 350 | 360 | 370 | |
| 340 | 350 | 360 | 370 | 380 | |
| 350 | 360 | 370 | 380 | 390 | |
| 360 | 370 | 380 | 390 | 400 | |
| 370 | 380 | 390 | 400 | 410 | |
| 380 | 390 | 400 | 410 | 420 | |
| 390 | 400 | 410 | 420 | 430 | |
| 400 | 410 | 420 | 430 | 440 | |
| 410 | 420 | 430 | 440 | 450 | |
| 420 | 430 | 440 | 450 | 460 | |
| 430 | 440 | 450 | 460 | 470 | |
| 440 | 450 | 460 | 470 | 480 | |
| 450 | 460 | 470 | 480 | 490 | |
| 460 | 470 | 480 | 490 | 500 | |
| 470 | 480 | 490 | 500 | 510 | |
| 480 | 490 | 500 | 510 | 520 | |
| 490 | 500 | 510 | 520 | 530 | |
| 500 | 510 | 520 | 530 | 540 | |
| 510 | 520 | 530 | 540 | 550 | |
| 520 | 530 | 540 | 550 | 560 | |
| 530 | 540 | 550 | 560 | 570 | |
| 540 | 550 | 560 | 570 | 580 | |
| 550 | 560 | 570 | 580 | 590 | |
| 560 | 570 | 580 | 590 | 600 | |
| 570 | 580 | 590 | 600 | 610 | |
| 580 | 590 | 600 | 610 | 620 | |
| 590 | 600 | 610 | 620 | 630 | |
| 600 | 610 | 620 | 630 | 640 | |
| 610 | 620 | 630 | 640 | 650 | |
| 620 | 630 | 640 | 650 | 660 | |
| 630 | 640 | 650 | 660 | 670 | |
| 640 | 650 | 660 | 670 | 680 | |
| 650 | 660 | 670 | 680 | 690 | |
| 660 | 670 | 680 | 690 | 700 | |
| 670 | 680 | 690 | 700 | 710 | |
| 680 | 690 | 700 | 710 | 720 | |
| 690 | 700 | 710 | 720 | 730 | |
| 700 | 710 | 720 | 730 | 740 | |
| 710 | 720 | 730 | 740 | 750 | |
| 720 | 730 | 740 | 750 | 760 | |
| 730 | 740 | 750 | 760 | 770 | |
| 740 | 750 | 760 | 770 | 780 | |
| 750 | 760 | 770 | 780 | 790 | |
| 760 | 770 | 780 | 790 | 800 | |
| 770 | 780 | 790 | 800 | 810 | |
| 780 | 790 | 800 | 810 | 820 | |
| 790 | 800 | 810 | 820 | 830 | |
| 800 | 810 | 820 | 830 | 840 | |
| 810 | 820 | 830 | 840 | 850 | |
| 820 | 830 | 840 | 850 | 860 | |
| 830 | 840 | 850 | 860 | 870 | |
| 840 | 850 | 860 | 870 | 880 | |
| 850 | 860 | 870 | 880 | 890 | |
| 860 | 870 | 880 | 890 | 900 | |
| 870 | 880 | 890 | 900 | 910 | |
| 880 | 890 | 900 | 910 | 920 | |
| 890 | 900 | 910 | 920 | 930 | |
| 900 | 910 | 920 | 930 | 940 | |
| 910 | 920 | 930 | 940 | 950 | |
| 920 | 930 | 940 | 950 | 960 | |
| 930 | 940 | 950 | 960 | 970 | |
| 940 | 950 | 960 | 970 | 980 | |
| 950 | 960 | 970 | 980 | 990 | |
| 960 | 970 | 980 | 990 | 1000 | |
| 970 | 980 | 990 | 1000 | 1010 | |
| 980 | 990 | 1000 | 1010 | 1020 | |
| 990 | 1000 | 1010 | 1020 | 1030 | |
| 1000 | 1010 | 1020 | 1030 | 1040 | |
| 1010 | 1020 | 1030 | 1040 | 1050 | |
| 1020 | 1030 | 1040 | 1050 | 1060 | |
| 1030 | 1040 | 1050 | 1060 | 1070 | |
| 1040 | 1050 | 1060 | 1070 | 1080 | |
| 1050 | 1060 | 1070 | 1080 | 1090 | |
| 1060 | 1070 | 1080 | 1090 | 1100 | |
| 1070 | 1080 | 1090 | 1100 | 1110 | |
| 1080 | 1090 | 1100 | 1110 | 1120 | |
| 1090 | 1100 | 1110 | 1120 | 1130 | |
| 1100 | 1110 | 1120 | 1130 | 1140 | |
| 1110 | 1120 | 1130 | 1140 | 1150 | |
| 1120 | 1130 | 1140 | 1150 | 1160 | |
| 1130 | 1140 | 1150 | 1160 | 1170 | |
| 1140 | 1150 | 1160 | 1170 | 1180 | |
| 1150 | 1160 | 1170 | 1180 | 1190 | |
| 1160 | 1170 | 1180 | 1190 | 1200 | |
| 1170 | 1180 | 1190 | 1200 | 1210 | |
| 1180 | 1190 | 1200 | 1210 | 1220 | |
| 1190 | 1200 | 1210 | 1220 | 1230 | |
| 1200 | 1210 | 1220 | 1230 | 1240 | |
| 1210 | 1220 | 1230 | 1240 | 1250 | |
| 1220 | 1230 | 1240 | 1250 | 1260 | |
| 1230 | 1240 | 1250 | 1260 | 1270 | |
| 1240 | 1250 | 1260 | 1270 | 1280 | |
| 1250 | 1260 | 1270 | 1280 | 1290 | |
| 1260 | 1270 | 1280 | 1290 | 1300 | |
| 1270 | 1280 | 1290 | 1300 | 1310 | |
| 1280 | 1290 | 1300 | 1310 | 1320 | |
| 1290 | 1300 | 1310 | 1320 | 1330 | |
| 1300 | 1310 | 1320 | 1330 | 1340 | |
| 1310 | 1320 | 1330 | 1340 | 1350 | |
| 1320 | 1330 | 1340 | 1350 | 1360 | |
| 1330 | 1340 | 1350 | 1360 | 1370 | |
| 1340 | 1350 | 1360 | 1370 | 1380 | |
| 1350 | 1360 | 1370 | 1380 | 1390 | |
| 1360 | 1370 | 1380 | 1390 | 1400 | |
| 1370 | 1380 | 1390 | 1400 | 1410 | |
| 1380 | 1390 | 1400 | 1410 | 1420 | |
| 1390 | 1400 | 1410 | 1420 | 1430 | |
| 1400 | 1410 | 1420 | 1430 | 1440 | |
| 1410 | 1420 | 1430 | 1440 | 1450 | |
| 1420 | 1430 | 1440 | 1450 | 1460 | |
| 1430 | 1440 | 1450 | 1460 | 1470 | |
| 1440 | 1450 | 1460 | 1470 | 1480 | |
| 1450 | 1460 | 1470 | 1480 | 1490 | |
| 1460 | 1470 | 1480 | 1490 | 1500 | |
| 1470 | 1480 | 1490 | 1500 | 1510 | |
| 1480 | 1490 | 1500 | 1510 | 1520 | |
| 1490 | 1500 | 1510 | 1520 | 1530 | |
| 1500 | 1510 | 1520 | 1530 | 1540 | |
| 1510 | 1520 | 1530 | 1540 | 1550 | |
| 1520 | 1530 | 1540 | 1550 | 1560 | |
| 1530 | 1540 | 1550 | 1560 | 1570 | |
| 1540 | 1550 | 1560 | 1570 | 1580 | |
| 1550 | 1560 | 1570 | 1580 | 1590 | |
| 1560 | 1570 | 1580 | 1590 | 1600 | |
| 1570 | 1580 | 1590 | 1600 | 1610 | |
| 1580 | 1590 | 1600 | 1610 | 1620 | |
| 1590 | 1600 | 1610 | 1620 | 1630 | |
| 1600 | 1610 | 1620 | 1630 | 1640 | |
| 1610 | 1620 | 1630 | 1640 | 1650 | |
| 1620 | 1630 | 1640 | 1650 | 1660 | |
| 1630 | 1640 | 1650 | 1660 | 1670 | |
| 1640 | 1650 | 1660 | 1670 | 1680 | |
| 1650 | 1660 | 1670 | 1680 | 1690 | |
| 1660 | 1670 | 1680 | 1690 | 1700 | |
| 1670 | 1680 | 1690 | 1700 | 1710 | |
| 1680 | 1690 | 1700 | 1710 | 1720 | |
| 1690 | 1700 | 1710 | 1720 | 1730 | |
| 1700 | 1710 | 1720 | 1730 | 1740 | |
| 1710 | 1720 | 1730 | 1740 | 1750 | |
| 1720 | 1730 | 1740 | 1750 | 1760 | |
| 1730 | 1740 | 1750 | 1760 | 1770 | |
| 1740 | 1750 | 1760 | 1770 | 1780 | |
| 1750 | 1760 | 1770 | 1780 | 1790 | |
| 1760 | 1770 | 1780 | 1790 | 1800 | |
| 1770 | 1780 | 1790 | 1800 | 1810 | |
| 1780 | 1790 | 1800 | 1810 | 1820 | |
| 1790 | 1800 | 1810 | 1820 | 1830 | |
| 1800 | 1810 | 1820 | 1830 | 1840 | |
| 1810 | 1820 | 1830 | 1840 | 1850 | |
| 1820 | 1830 | 1840 | 1850 | 1860 | |
| 1830 | 1840 | 1850 | 1860 | 1870 | |
| 1840 | 1850 | 1860 | 1870 | 1880 | |
| 1850 | 1860 | 1870 | 1880 | 1890 | |
| 1860 | 1870 | 1880 | 1890 | 1900 | |
| 1870 | 1880 | 1890 | 1900 | 1910 | |
| 1880 | 1890 | 1900 | 1910 | 1920 | |
| 1890 | 1900 | 1910 | 1920 | 1930 | |
| 1900 | 1910 | 1920 | 1930 | 1940 | |
| 1910 | 1920 | 1930 | 1940 | 1950 | |
| 1920 | 1930 | 1940 | 1950 | 1960 | |
| 1930 | 1940 | 1950 | 1960 | 1970 | |
| 1940 | 1950 | 1960 | 1970 | 1980 | |
| 1950 | 1960 | 1970 | 1980 | 1990 | |
| 1960 | 1970 | 1980 | 1990 | 2000 | |
| 1970 | 1980 | 1990 | 2000 | 2010 | |
| 1980 | 1990 | 2000 | 2010 | 2020 | |
| 1990 | 2000 | 2010 | 2020 | 2030 | |
| 2000 | 2010 | 2020 | 2030 | 2040 | |
| 2010 | 2020 | 2030 | 2040 | 2050 | |
| 2020 | 2030 | 2040 | 2050 | 2060 | |
| 2030 | 2040 | 2050 | 2060 | 2070 | |
| 2040 | 2050 | 2060 | 2070 | 2080 | |
| 2050 | 2060 | 2070 | 2080 | 2090 | |
| 2060 | 2070 | 2080 | 2090 | 2100 | |
| 2070 | 2080 | 2090 | 2100 | 2110 | |
| 2080 | 2090 | 2100 | 2110 | 2120 | |
| 2090 | 2100 | 2110 | 2120 | 2130 | |
| 2100 | 2110 | 2120 | 2130 | 2140 | |
| 2110 | 2120 | 2130 | 2140 | 2150 | |
| 2120 | 2130 | 2140 | 2150 | 2160 | |
| 2130 | 2140 | 2150 | 2160 | 2170 | |
| 2140 | 2150 | 2160 | 2170 | 2180 | |

CLIENT SURVEY

This model tallies a client survey of your own service.

The example is a single-subject questionnaire sent to the clients of a small data processing service bureau. The respondents are asked to rate the customer service department on four points, according to the degree of attention they receive. Each column in the VisiCalc model is numbered, and the total responses for each category are entered in their respective positions.

The model tallies the columns, multiplies each total by the number (1 through 7) at the top of the column, and generates a score. The total score is divided by the total respondents to produce an average rating. Here the average is 5.155, which means that in the overall opinion of the respondents, the customer service department is, on the average, unresponsive, not knowledgeable, discourteous, and ineffective.

PRINT A1...K22

Model Run

| CLIENT SURVEY | | | | | | | |
|--|----------------|-----------|--------------|--------------|--------------|-----------|------------------|
| DEPARTMENT: CUSTOMER SERVICE | | | | | | | |
| QUESTION: WHAT ARE YOUR IMPRESSIONS OF OUR CUSTOMER SERVICE DEPARTMENT ? | | | | | | | |
| | 1 EXTREMELY | 2 VERY | 3 AVERAGE | 4 NO OPIN | 5 AVERAGE | 6 VERY | 7 EXTREMELY |
| RESPONSIVE | 50 | 30 | 33 | 2 | 50 | 20 | 15 |
| KNOWLEDGABLE | 65 | 35 | 22 | 14 | 40 | 18 | 6 |
| COURTEOUS | 63 | 43 | 28 | 8 | 33 | 13 | 12 |
| EFFECTIVE | 67 | 44 | 31 | 11 | 26 | 14 | 7 |
| TOTALS | 245 | 152 | 114 | 35 | 149 | 65 | 40 |
| COLUMNAR SCORES | 245 | 304 | 342 | 140 | 745 | 390 | 280 |
| TOTAL RESPONDENTS | 200 | | | | | | |
| TOTAL SCORE | 1031 | | | | | | |
| AVERAGE RATING | 5.155 | | | | | | |
| | | | | | | | UNRESPONSIVE |
| | | | | | | | NOT KNOWLEDGABLE |
| | | | | | | | DISCOURTEOUS |
| | | | | | | | INEFFECTIVE |

Listing

```
>A 3: "DEPARTMEN
>A11: "RESPONSIV
>A12: "KNOWLEDGA
>A13: "COURTEOUS
>A14: "EFFECTIVE
>A17: "COLUMNAR
```

```
>A20: "TOTAL RES
>A21: /FR"TOT
>A22: /FR"AVERA
```

```
>B 3: "T: CUSTOM
>B 5: "QUESTION:
```

```

>B11:"E
>B12:"BLE
>B16:"TOTALS
>B17:"SCORES
>B20:"PONDENTS
>B21:"AL SCORE
>B22:"GE RATING

>C 1:"CLIENT SU
>C 3:"ER SERVIC
>C 5:"WHAT ARE
>C 6:"OUR CUSTO
>C 8:1
>C 9:"EXTREMELY
>C11:50
>C12:65
>C13:63
>C14:67
>C15:/--
>C16:@SUM(C11...C14)
>C17:+C16*C8
>C20:@SUM(C11...I11)
>C21:@SUM(C17...F17)
>C22:+C21/C20

>D 1:"RVEY
>D 3:"E
>D 5:"YOUR IMPR
>D 6:"MER SERVI
>D 8:2
>D 9:/FR"VERY
>D11:30
>D12:35
>D13:43
>D14:44
>D15:/--
>D16:@SUM(D11...D14)
>D17:+D16*D8

>E 5:"ESSIONS O
>E 6:"CE DEPART
>E 8:3
>E 9:/FR"AVERAGE
>E11:33
>E12:22
>E13:28
>E14:31
>E15:/--
>E16:@SUM(E11...E14)
>E17:+E16*E8

>F 5:"F
>F 6:"MENT ?
>F 8:4

>F 9:/FR"NOOPIN
>F11:2
>F12:14
>F13:8
>F14:11
>F15:/--
>F16:@SUM(F11...F14)
>F17:+F16*F8

>G 8:5
>G 9:/FR"AVERAGE
>G11:50
>G12:40
>G13:33
>G14:26
>G15:/--
>G16:@SUM(G11...G14)
>G17:+G16*G8

>H 8:6
>H 9:/FR"VERY
>H11:20
>H12:18
>H13:13
>H14:14
>H15:/--
>H16:@SUM(H11...H14)
>H17:+H16*H8

>I 8:7
>I 9:" EXTREMELY
>I11:15
>I12:6
>I13:12
>I14:7
>I15:/--
>I16:@SUM(I11...I14)
>I17:+I16*I8

>J11:" UNRESPO
>J12:" NOT KNO
>J13:" DISCOUR
>J14:" INEFFEC

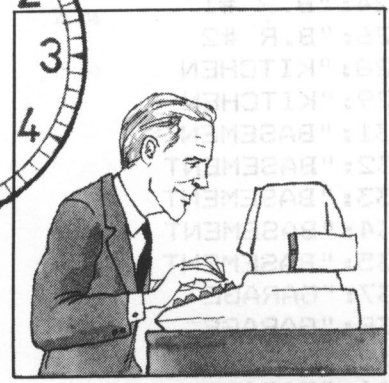
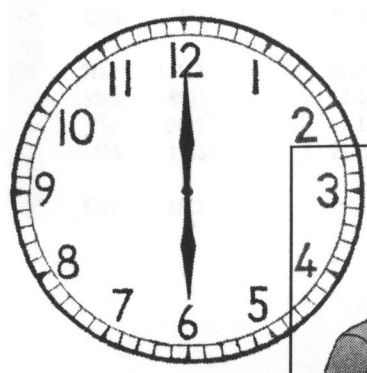
>K11:"NSIVE
>K12:"WLEDGABLE
>K13:"TEOUS
>K14:"TIVE

/GC9
/GOC
/GRA
/W1

```


HOME INVENTORY AND PERSONAL POSSESSIONS EVALUATION

PERSONAL FINANCE



HOME INVENTORY AND PERSONAL POSSESSIONS EVALUATION

This model will assist individuals in itemizing and evaluating their personal possessions. The evaluation is useful for insurance coverage and claims for fire or theft losses.

Each personal possession is evaluated on its original cost, resale value, and replacement cost. The resale value is calculated according to straight-line depreciation, and the replacement

cost is based on the local inflation rate.

Possessions might also be evaluated using an accepted price appreciation rate in place of the local inflation rate. The model can also be used to evaluate office or manufacturing equipment.

There is a calculation area shown at the right of the model that need not be printed.

PRINT A1. . .066

Listing

```
>A 8: "      CURRE
>A 9: "LOCAL INF
>A13: "  ROOM
>A14: "LOCATION
>A15: /--
>A16: "ATTIC
>A18: "L.R
>A19: "L.R
>A20: "L.R
>A22: "B.R #1
>A23: "B.R #1
>A24: "B.R #1
>A26: "B.R #2
>A28: "KITCHEN
>A29: "KITCHEN
>A31: "BASEMENT
>A32: "BASEMENT
>A33: "BASEMENT
>A34: "BASEMENT
>A35: "BASEMENT
>A37: "GARAGE
>A38: "GARAGE
>A39: "GARAGE
>A40: "GARAGE
>A42: "SAFE DEPO
>A55: /--
>A56: "TOTALS
>A59: "COMPARISI

>B 3: "HOME INVE
>B 4: "PERSONAL
>B 5: "      EVALUATION

>B 6: /--
>B 8: "NT  YEAR>
>B 9: "LATION %>
>B11: "- I T E M
>B13: "  MAKE &
>B14: "  MODEL  #
>B15: /--
>B16: "OLD STERE
>B18: "DECORATIO
>B19: "FURNITURE
>B20: "NEW STERE
>B22: "FURNITURE
>B23: "HIS-WARDR
>B24: "HERS-WARD
>B26: "OFFICE FU
>B28: "FURNITURE
>B29: "APPLIANCE
>B31: "HOUSEHOLD
>B32: "POOL TABL
>B33: "DEN FURNI
>B34: "DEN COLOR
>B35: "WASHER/DR
>B37: "HIS AUTO
>B38: "HER AUTO
>B39: "GARDEN EQ
>B40: "SPORTS EQU
>B42: "SIT BOX
>B55: /--
>B59: "ON OF ORI
>B62: "WHICH REP

>C 3: "NTORY &
```

Model Run

HOME INVENTORY &
PERSONAL POSSESSIONS
EVALUATION

OF NAME: _____

AS OF :MM/DD/YY _____

CURRENT YEAR> 1981
LOCAL INFLATION %> 12.5

| - I T E M DESCRIPTION - | | | | | - - ESTIMATED - - | | % INCREASE SINCE PURCHASE | CALCULATION AREA | |
|-------------------------|-------------------|------------------|------------------|------------------|--------------------|----------------------------|------------------------------------|------------------|-----------|
| ROOM LOCATION | MAKE & MODEL # | SERIAL NUMBER | DATE ACQUIRED | COST OR BASIS | USEFUL LIFE-YRS | CURRENT RESALE VALUE | REPLACE- MENT COST | YRS USED | DEP. RATE |
| ATTIC | OLD STEREO | | 1973 | 4000 | 9 | 444 | 10263 | 8 | .125 |
| L.R. | DECORATIONS | | 1976 | 1500 | 10 | 750 | 2703 | 5 | |
| L.R. | FURNITURE | | 1975 | 10000 | 15 | 6000 | 20273 | 6 | |
| L.R. | NEW STEREO | | 1977 | 3500 | 10 | 2100 | 5606 | 4 | |
| B.R #1 | FURNITURE | | 1975 | 1500 | 15 | 900 | 3041 | 6 | |
| B.R #1 | HIS-WARDROBE | | 1979 | 2000 | 3 | 667 | 2531 | 2 | |
| B.R #1 | HERS-WARDROBE | | 1978 | 3500 | 3 | 0 | 4983 | 3 | |
| B.R #2 | OFFICE FURNITURE | | 1980 | 2500 | 10 | 2250 | 2812 | 1 | |
| KITCHEN | FURNITURE | | 1976 | 895 | 8 | 336 | 1613 | 5 | |
| KITCHEN | APPLIANCES | | 1976 | 1750 | 7 | 500 | 3154 | 5 | |
| BASEMENT | HOUSEHOLD TOOLS | | 1978 | 2500 | 10 | 1750 | 3560 | 3 | |
| BASEMENT | POOL TABLE | | 1979 | 3500 | 15 | 3033 | 4430 | 2 | |
| BASEMENT | DEN FURNITURE | | 1979 | 2500 | 12 | 2083 | 3164 | 2 | |
| BASEMENT | DEN COLOR T.V. | | 1980 | 1250 | 7 | 1071 | 1406 | 1 | |
| BASEMENT | WASHER/DRYER | | 1978 | 1750 | 10 | 1225 | 2492 | 3 | |
| GARAGE | HIS AUTO | | 1977 | 6500 | 6 | 2167 | 10412 | 4 | |
| GARAGE | HER AUTO | | 1980 | 7900 | 6 | 6583 | 8887 | 1 | |
| GARAGE | GARDEN EQUIPMENT | | 1977 | 1250 | 5 | 250 | 2002 | 4 | |
| GARAGE | SPORTS EQUIPMENT | | 1979 | 1000 | 3 | 333 | 1266 | 2 | |
| SAFE DEPOSIT BOX | JEWELS | | 1980 | 5000 | 20 | 4750 | 5625 | 1 | |

| | | | |
|--------|-------|-------|--------|
| TOTALS | 64295 | 37193 | 100223 |
|--------|-------|-------|--------|

COMPARISON OF ORIGINAL PURCHASE PRICE AND CURRENT REPLACEMENT VALUE DIFFERENCE: \$ 35928

WHICH REPRESENTS AN INCREASE OF: 55.88%

```

>C 4:"POSSESSIO
>C 5:"ATION
>C 6:/--
>C 8:1981
>C 9:/FG12.5
>C11:" DESCRIPT
>C14:"#
>C15:/--
>C16:"O
>C18:"NS
>C20:"O
>C23:"OBE
>C24:"ROBE
>C26:"RNITURE
>C29:"S
>C31:" TOOLS
>C32:"E
>C33:"TURE
>C34:" T.V.
>C35:"YER
>C39:"UIPMENT
>C40:"UIPMENT
>C42:"JEWELS
>C55:/--
>C59:"GINAL PUR
>C62:"RESENTS A

>D 4:"NS
>D11:"ION -
>D13:" SERIAL
>D14:" NUMBER
>D15:/--
>D55:/--
>D59:"CHASE PRI
>D62:"N INCREAS

>E 3:" OF NAME:
>E 5:" AS OF :
>E13:" DATE
>E14:" ACQUIRED
>E15:/--
>E16:/FI1973
>E18:/FI1976
>E19:/FI1975
>E20:/FI1977
>E22:/FI1975
>E23:/FI1979
>E24:/FI1978
>E26:/FI1980
>E28:/FI1976
>E29:/FI1976
>E31:/FI1978
>E32:/FI1979
>E33:/FI1979
>E34:/FI1980
>E35:/FI1978
>E36:/FI
>E37:/FI1977
>E38:/FI1980
>E39:/FI1977
>E40:/FI1979
>E42:/FI1980
>E55:/--
>E59:"CE AND CU
>E62:"E OF:

>F 4:/--
>F 5:"MM/DD/YY
>F 6:/--
>F13:" COST OR
>F14:" BASIS
>F15:/--
>F16:4000
>F18:1500
>F19:10000
>F20:3500
>F22:1500
>F23:2000
>F24:3500
>F26:2500
>F28:895
>F29:1750
>F31:2500
>F32:3500
>F33:2500
>F34:1250
>F35:1750
>F37:6500
>F38:7900
>F39:1250
>F40:1000
>F42:5000
>F55:/--
>F56:@SUM(F16...F54)
>F57:/--
>F59:"RRENT REP
>F62:/F#+J59/F56*100
>F63:/-*

>G 1:/F#
>G 4:/--
>G13:" USEFUL
>G14:" LIFE-YRS
>G15:/--
>G16:9
>G18:10
>G19:15
>G20:10
>G22:15
>G23:3

```



```

>G24:3
>G26:10
>G28:8
>G29:7
>G31:10
>G32:15
>G33:12
>G34:7
>G35:10
>G37:6
>G38:6
>G39:5
>G40:3
>G42:20
>G55: /--
>G59: "LACEMENT
>G62: "%"

```

```

>H11: "- - ESTIM
>H12: " CURRENT
>H13: " RESALE
>H14: " VALUE
>H15: /--
>H16: /FI (+F16) /G16* (G16-(C8-E16))
>H18: (+F18) /G18* (G18-(C8-E18))
>H19: (+F19) /G19* (G19-(C8-E19))
>H20: (+F20) /G20* (G20-(C8-E20))
>H22: (+F22) /G22* (G22-(C8-E22))
>H23: (+F23) /G23* (G23-(C8-E23))
>H24: (+F24) /G24* (G24-(C8-E24))
>H26: (+F26) /G26* (G26-(C8-E26))
>H28: (+F28) /G28* (G28-(C8-E28))
>H29: (+F29) /G29* (G29-(C8-E29))
>H31: (+F31) /G31* (G31-(C8-E31))
>H32: (+F32) /G32* (G32-(C8-E32))
>H33: (+F33) /G33* (G33-(C8-E33))
>H34: (+F34) /G34* (G34-(C8-E34))
>H35: (+F35) /G35* (G35-(C8-E35))
>H37: (+F37) /G37* (G37-(C8-E37))
>H38: (+F38) /G38* (G38-(C8-E38))
>H39: (+F39) /G39* (G39-(C8-E39))
>H40: (+F40) /G40* (G40-(C8-E40))
>H42: (+F42) /G42* (G42-(C8-E42))
>H55: /--
>H56: @SUM(H16...H54)
>H57: /--
>H59: "VALUE DIF

```

```

>I11: "ATED - -
>I12: " REPLACE-
>I13: " MENT
>I14: " COST
>I15: /--

```

```

>I16: /FI+F16*(1+(N16/1)^(M16*1))
>I18: +F18*(1+(N16/1)^(M18*1))

```

```

>I19: +F19*(1+(N16/1)^(M19*1))
>I20: +F20*(1+(N16/1)^(M20*1))
>I22: +F22*(1+(N16/1)^(M22*1))
>I23: +F23*(1+(N16/1)^(M23*1))
>I24: +F24*(1+(N16/1)^(M24*1))
>I26: +F26*(1+(N16/1)^(M26*1))
>I28: +F28*(1+(N16/1)^(M28*1))
>I29: +F29*(1+(N16/1)^(M29*1))
>I31: +F31*(1+(N16/1)^(M31*1))
>I32: +F32*(1+(N16/1)^(M32*1))
>I33: +F33*(1+(N16/1)^(M33*1))
>I34: +F34*(1+(N16/1)^(M34*1))
>I35: +F35*(1+(N16/1)^(M35*1))
>I37: +F37*(1+(N16/1)^(M37*1))
>I38: +F38*(1+(N16/1)^(M38*1))
>I39: +F39*(1+(N16/1)^(M39*1))
>I40: +F40*(1+(N16/1)^(M40*1))
>I42: +F42*(1+(N16/1)^(M42*1))
>I55: /--

```

```

>I56: @SUM(I16...I54)

```

```

>I57: /--

```

```

>I59: "ERENCE: $

```

```

>J59: +I56-F56

```

```

>J60: /-*

```

```

>K11: " %

```

```

>K12: "INCREASE

```

```

>K13: " SINCE

```

```

>K14: " PURCHASE

```

```

>K15: /--

```

```

>K16: /F$((+I16/F16)*100-(100))

```

```

>K18: /F$((+I18/F18)*100-(100))

```

```

>K19: /F$((+I19/F19)*100-(100))

```

```

>K20: /F$((+I20/F20)*100-(100))

```

```

>K22: /F$((+I22/F22)*100-(100))

```

```

>K23: /F$((+I23/F23)*100-(100))

```

```

>K24: /F$((+I24/F24)*100-(100))

```

```

>K26: /F$((+I26/F26)*100-(100))

```

```

>K28: /F$((+I28/F28)*100-(100))

```

```

>K29: /F$((+I29/F29)*100-(100))

```

```

>K31: /F$((+I31/F31)*100-(100))

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>K32: /F$((+I32/F32)*100-(100))

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>K33: /F$((+I33/F33)*100-(100))

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>K34: /F$((+I34/F34)*100-(100))

```

```

>K35: /F$((+I35/F35)*100-(100))

```

```

>K37: /F$((+I37/F37)*100-(100))

```

```

>K38: /F$((+I38/F38)*100-(100))

```

```

>K39: /F$((+I39/F39)*100-(100))

```

```

>K40: /F$((+I40/F40)*100-(100))

```

```

>K42: /F$((+I42/F42)*100-(100))

```

```

>M12: "CALCULATI

```

```

>M13: /--

```

```

>M14: "YRS USED

```


>M15: "-----"
 >M16: +C8-E16
 >M18: +C8-E18
 >M19: +C8-E19
 >M20: +C8-E20
 >M22: +C8-E22
 >M23: +C8-E23
 >M24: +C8-E24
 >M26: +C8-E26
 >M28: +C8-E28
 >M29: +C8-E29
 >M31: +C8-E31
 >M32: +C8-E32
 >M33: +C8-E33
 >M34: +C8-E34
 >M35: +C8-E35
 >M37: +C8-E37

>M38: +C8-E38
 >M39: +C8-E39
 >M40: +C8-E40
 >M42: +C8-E42
 >N12: "ON AREA
 >N13: "-----
 >N14: " DEP.RATE
 >N15: "-----
 >N16: /FG+C9/100

/GC9
 /GFI
 /GOR
 /GRM
 /W1

CH11: " - ESTIM
 CH12: " CURRENT
 CH13: " RESALE
 CH14: " VALUE
 CH15: "-----
 CH16: F1 (+F1) /G16 (G16-C8-B16)
 CH18: (+F18) /G18 (G18-C8-E18)
 CH19: (+F19) /G19 (G19-C8-E19)
 CH20: (+F20) /G20 (G20-C8-E20)
 CH22: (+F22) /G22 (G22-C8-E22)
 CH23: (+F23) /G23 (G23-C8-E23)
 CH24: (+F24) /G24 (G24-C8-E24)
 CH25: (+F25) /G25 (G25-C8-E25)
 CH26: (+F26) /G26 (G26-C8-E26)
 CH27: (+F27) /G27 (G27-C8-E27)
 CH28: (+F28) /G28 (G28-C8-E28)
 CH29: (+F29) /G29 (G29-C8-E29)
 CH30: (+F30) /G30 (G30-C8-E30)
 CH31: (+F31) /G31 (G31-C8-E31)
 CH32: (+F32) /G32 (G32-C8-E32)
 CH33: (+F33) /G33 (G33-C8-E33)
 CH34: (+F34) /G34 (G34-C8-E34)
 CH35: (+F35) /G35 (G35-C8-E35)
 CH36: (+F36) /G36 (G36-C8-E36)
 CH37: (+F37) /G37 (G37-C8-E37)
 CH38: (+F38) /G38 (G38-C8-E38)
 CH39: (+F39) /G39 (G39-C8-E39)
 CH40: (+F40) /G40 (G40-C8-E40)
 CH42: (+F42) /G42 (G42-C8-E42)
 CH43: "-----
 CH44: GUM (H16) * (G16-C8-B16)
 CH45: "-----
 CH46: "VALUE DIF
 CH47: "-----
 CH48: "-----
 CH49: "-----
 CH50: "-----
 CH51: "-----
 CH52: "-----
 CH53: "-----
 CH54: "-----
 CH55: "-----
 CH56: "-----
 CH57: "-----
 CH58: "-----
 CH59: "-----
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 CH62: "-----
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 CH92: "-----
 CH93: "-----
 CH94: "-----
 CH95: "-----
 CH96: "-----
 CH97: "-----
 CH98: "-----
 CH99: "-----
 CH100: "-----

NET WORTH STATEMENT

This VisiCalc model can help you assess your personal net worth. It is a very practical analysis that should be performed annually. You must enter all your assets and liabilities; the model will total the assets and deduct the liabilities.

The model is designed to accommodate all categories of assets and liabilities. You can use entries from Home Inventory and Personal Possessions Evaluation in this model.

PRINT A1...066

Listing

>A 8:"CURRENT M
>A15:"CURRENT C
>A16:"LONG-TERM
>A28:"CURRENT M
>A29:"OF SECURI
>A39:"CURRENT MA
>A40:"DURABLE AS
>A56:"OTHER ASS
>A63:"TOTAL CURR

>B 6:"A S S E T
>B 7:/--=
>B 8:"ONETARY A
>B 9:"CASH ON H
>B10:"CHECKING
>B11:"SAVINGS A
>B12:"OTHER
>B15:"ASH VALUE
>B16:" ASSETS:
>B17:"CERTIFICA
>B18:"U.S. SAVI
>B19:"ANNUITIES
>B20:"PERMANENT
>B22:"RETIREMENT
>B24:"OTHER
>B28:"ARKET VAL
>B29:"TIES:
>B30:"STOCKS
>B31:"OPTIONS
>B32:"BONDS
>B33:"MUTUAL FU
>B34:"INVESTMEN
>B35:"OTHER
>B39:"ARKET VAL
>B40:"SSETS:
>B41:"HOME, CON
>B42:"OTHER REA
>B44:"FURNITURE
>B45:"AUTOMOBIL
>B46:"RECREATIO

>B47:"CLOTHING
>B48:"HOBBY EQU
>B49:"FURS, JEW
>B50:"ANTIQUES
>B51:"STAMP, COIN
>B53:"OTHER
>B56:"ETS:
>B57:"BUSINESS
>B58:"MONEY OWE
>B59:"TAX REFUND
>B60:"OTHER
>B63:"RENT ASSE
>B65:/-->

>C 2:"PERSONAL
>C 3:"NET WORTH
>C 4:/--
>C 6:" S
>C 7:"==
>C 8:"SSETS:
>C 9:"AND
>C10:"ACCOUNTS
>C11:"CCOUNTS
>C14:"(SUB-TOTAL
>C15:" OF
>C17:"TES OF DE
>C18:"NGS BONDS
>C20:" LIFE INS
>C21:"POLICIES
>C22:"T AND PRO
>C23:"SHARING F
>C26:"(SUB-TOTA
>C28:"UE
>C33:"NDS
>C34:"T CLUBS
>C37:"(SUB-TOTA
>C39:"UE OF
>C41:"DO, TOWNH
>C42:"L (LAND &
>C43:"BUILDINGS

Model Run

| PERSONAL FINANCIAL NET WORTH STATEMENT | | FOR: YOUR NAME | AS OF: OCTOBER 1981 |
|--|--------|--------------------------------------|---------------------|
| ASSETS | | LIABILITIES | |
| ===== | | ===== | |
| CURRENT MONETARY ASSETS: \$\$\$\$\$\$ | | CURRENT BILLS DUE: \$\$\$\$\$\$ | |
| CASH ON HAND | 500 | CHARGE ACCOUNTS | 1500 |
| CHECKING ACCOUNTS | 1500 | " | 250 |
| SAVINGS ACCOUNTS | 1750 | CREDIT CARD ACCOUNTS | 1000 |
| OTHER | | MEDICAL BILLS | 0 |
| | | DENTAL | |
| (SUB-TOTAL)..... | 3750 | RENT | 0 |
| CURRENT CASH VALUE OF | | UTILITIES | |
| LONG-TERM ASSETS: | | HOMEOWNER'S INSURANCE | 150 |
| CERTIFICATES OF DEPOSIT | 10000 | AUTO INSURANCE | 650 |
| U.S. SAVINGS BONDS | 0 | LIFE INSURANCE | 500 |
| ANNUITIES | 0 | MEDICAL INSURANCE | 100 |
| PERMANENT LIFE INSURANCE | | TUITION | |
| POLICIES | 125000 | OTHER | |
| RETIREMENT AND PROFIT | | | |
| SHARING FUNDS | 1500 | (SUB-TOTAL)..... | 4150 |
| OTHER | | | |
| (SUB-TOTAL)..... | 136500 | TAXES TO DATE WHICH HAVE | |
| CURRENT MARKET VALUE | | NOT BEEN WITHHELD: | |
| OF SECURITIES: | | FEDERAL INCOME TAXES | 1250 |
| STOCKS | 500 | STATE AND CITY TAXES | 0 |
| OPTIONS | 1250 | REAL ESTATE TAXES | 450 |
| BONDS | 1000 | PERSONAL PROPERTY TAXES | 0 |
| MUTUAL FUNDS | | ASSESSMENTS | |
| INVESTMENT CLUBS | | SELF EMPLOYMENT TAXES | 600 |
| OTHER | | OTHER TAXES | |
| | | (SUB-TOTAL)..... | 2300 |
| (SUB-TOTAL)..... | 2750 | LOAN TO BE REPAYED: | |
| CURRENT MARKET VALUE OF | | MORTGAGE(S) ON HOME | 37500 |
| DURABLE ASSETS: | | MORTGAGE(S) ON OTHER | |
| HOME, CONDO, TOWNHOUSE | 78000 | PROPERTY | |
| OTHER REAL (LAND & | | INSTALLMENT LOAN(S) | 4375 |
| BUILDINGS) | 5000 | ON AUTO(S) | |
| FURNITURE & APPLIANCES | | INSTALLMENT LOAN FOR- | |
| AUTOMOBILE(S) AND OTHER | 8250 | FURNITURE & AND APPLIANCES | 0 |
| RECREATIONAL VEHICLES | 0 | HOME IMPROVEMENT LOAN | 3000 |
| CLOTHING | 4500 | EDUCATION LOAN(S) | |
| HOBBY EQUIPMENT | 1500 | LIFE INSURANCE LOANS | 1500 |
| FURS, JEWELRY, TABLEWARE | 500 | STOCK PURCHASE ON MARGIN | 0 |
| ANTIQUES | 750 | SECONDARY LIABILITY (DO NOT INCLUDE) | |
| STAMP, COIN, & OTHER | 1250 | OTHER LOANS | 250 |
| COLLECTIONS | | (SUB-TOTAL)..... | 46625 |
| OTHER | | | |
| (SUB-TOTAL)..... | 99750 | | |
| OTHER ASSETS: | | | |
| BUSINESS INTERESTS | 10000 | | |
| MONEY OWED YOU BY OTHERS | 2500 | | |
| TAX REFUNDS DUE | 0 | | |
| OTHER | | | |
| (SUB-TOTAL)..... | 12500 | | |
| TOTAL CURRENT ASSET VALUE \$ | 255250 | TOTAL CURRENT LIABILITY VALUE \$ | 53075 |
| ===== | | ===== | |
| >>>>>>> NET WORTH VALUE AS OF THIS DATE = \$ 202175<<<<<<<<< | | | |
| ===== | | | |

>C44:" & APPLIA
>C45:"E(S) AND
>C46:"NAL VEHIC
>C48:"IPMENT
>C49:"ELRY, TAB
>C51:"IN, & OTH
>C52:"COLLECTIO
>C54:"(SUB-TOTA
>C57:"INTERESTS
>C58:"D YOU BY
>C59:"DS DUE
>C61:"(SUB-TOTA
>C63:"T VALUE
>C65:" NET WORT

>D 2:"FINANCIAL
>D 3:" STATEMEN
>D 4:/--
>D14:"(L).....
>D17:"POSIT
>D20:"URANCE
>D22:"FIT
>D23:"UNDS
>D26:"(L).....
>D37:"(L).....
>D41:"OUSE
>D43:")
>D44:"NCES
>D45:"OTHER
>D46:"LES
>D49:"LEWARE
>D51:"ER
>D52:"NS
>D54:"(L).....
>D58:"OTHERS
>D61:"(L).....
>D63:" \$
>D65:"H VALUE A

>E 3:"T
>E 4:"-
>E 8:/-\$
>E 9:500
>E10:1500
>E11:1750
>E14:@SUM(E8...E13)
>E17:10000
>E18:0
>E19:0
>E21:125000
>E23:1500
>E26:@SUM(E17...E25)
>E30:500
>E31:1250
>E32:1000

>E37:@SUM(E30...E36)
>E41:78000
>E43:5000
>E45:8250
>E46:0
>E47:4500
>E48:1500
>E49:500
>E50:750
>E51:1250
>E54:@SUM(E41...E52)
>E57:10000
>E58:2500
>E59:0
>E61:@SUM(E57...E60)
>E62:/--
>E63:+E14+E26+E37+E54+E61
>E64:/--
>E65:"S OF THIS

>F 2:" FOR:
>F65:" DATE =#

>G 2:"YOUR NAME
>G 3:/--
>G 8:"CURRENT B
>G25:"TAXES TO
>G26:"NOT BEEN
>G37:"LOAN TO B
>G63:"TOTAL CUR
>G65:+E63-K63
>G66:/--

>H 3:/--
>H 6:"L I A B I
>H 7:/--
>H 8:"ILLS DUE:
>H 9:"CHARGE AC
>H10:" "
>H11:"CREDIT CA
>H12:"MEDICAL BI
>H13:"DENTAL
>H14:"RENT
>H15:"UTILITIE
>H16:"HOMEOWNER
>H17:"AUTO INSU
>H18:"LIFE INSU
>H19:"MEDICAL I
>H20:"TUITION
>H21:"OTHER
>H25:"DATE WHIC
>H26:"WITHHELD:
>H27:"FEDERAL I
>H28:"STATE AND
>H29:"REAL ESTA

```

>I48:"CHASE ON
>I49:" LIABILIT
>I50:"NS
>I52:"(SUB-TOTA
>I63:"ILITY VAL

>J 2:" AS OF:
>J 6:"E S
>J 7:"===
>J11:"TS
>J16:"NCE
>J23:"L).....
>J27:"ES
>J28:"ES
>J30:"TAXES
>J32:"XES
>J35:"L).....
>J38:"E
>J39:"ER
>J41:")
>J42:")
>J43:"OR-
>J44:"PLIANCES
>J45:"OAN
>J47:"NS
>J48:"MARGIN
>J49:"Y (DO NOT
>J52:"L).....
>J63:"UE $

>K 2:"OCTOBER 1
>K 3:/--
>K 8:/--$
>K 9:1500
>K10:250
>K11:1000
>K12:0
>K14:0
>K16:150
>K17:650
>K18:500
>K19:100
>K23:@SUM(K9...K22)
>K27:1250
>K28:0
>K29:450
>K30:0
>K32:600
>K35:@SUM(K27...K34)
>K38:37500
>K41:4375
>K44:0
>K45:3000
>K47:1500
>K48:0

>K49:" INCLUDE)
>K50:250
>K52:@SUM(K38...K51)
>K62:/--
>K63:+K23+K35+K52
>K64:/--

>H30:"PERSONAL
>H31:"ASSESSMEN
>H32:"SELF EMPL
>H33:"OTHER TAX
>H37:"E REPAID:
>H38:"MORTGAGE(
>H39:"MORTGAGE(
>H41:"INSTALLME
>H43:"INSTALLMEN
>H44:"FURNITURE
>H45:"HOME IMPR
>H46:"EDUCATION
>H47:"LIFE INSU
>H48:"STOCK PUR
>H49:"SECONDARY
>H50:"OTHER LOA
>H63:"RENT LIAB
>H65:/--<

>I 6:" L I T I
>I 7:/--
>I 9:"COUNTS
>I11:"RD ACCOUN
>I12:"ILLS
>I13:" "
>I15:"S
>I16:"'S INSURAN
>I17:"RANCE
>I18:"RANCE
>I19:"NSURANCE
>I23:"(SUB-TOTA
>I25:"H HAVE
>I27:"NCOME TAX
>I28:" CITY TAX
>I29:"TE TAXES
>I30:"PROPERTY
>I31:"TS
>I32:"OYMENT TA
>I33:"ES
>I35:"(SUB-TOTA
>I38:"S) ON HOME
>I39:"S) ON OTH
>I40:"PROPERTY
>I41:"NT LOAN(S
>I42:"ON AUTO(S)
>I43:"NT LOAN F
>I44:" & AND AP
>I45:"OVEMENT L

```


/GC9
/GOR
/GRA
/W1

PERSONAL FINANCE AND BUDGET PLAN

This model will analyze your annual income and help you realistically budget your expenses and savings. By applying this model carefully, you might not ever come up short on cash again.

The entire model can be broken into three sections: Monthly Income, Expected Expenditures, and a Savings Plan. When you enter the model the first time, you might try entering savings goal percentages before looking at your income and expense levels, just to see how the totals compare. The model can easily do "what if" analysis, which will help you plan future savings and expenditures.

The model is designed to accept almost all sources of income, expenditures, and savings. You can change any row labels to fit your personal needs, but we recommend you do *not*

delete or insert rows in this model. Use the Other rows to account for entries you have that cannot be accounted for elsewhere. This model might easily be adapted to business planning as well.

If you have a printer that can print longer lines of condensed print, you can print each section's totals and percentages on the same page, next to the monthly input report (B1. . .X24, B25. . .X66, B67. . .X98).

PRINT B1. . .024, Monthly Income

P1. . .X24, Monthly Income Totals

B25. . .066, Expected Expenditures

P25. . .X66, Expected Expenditures Totals

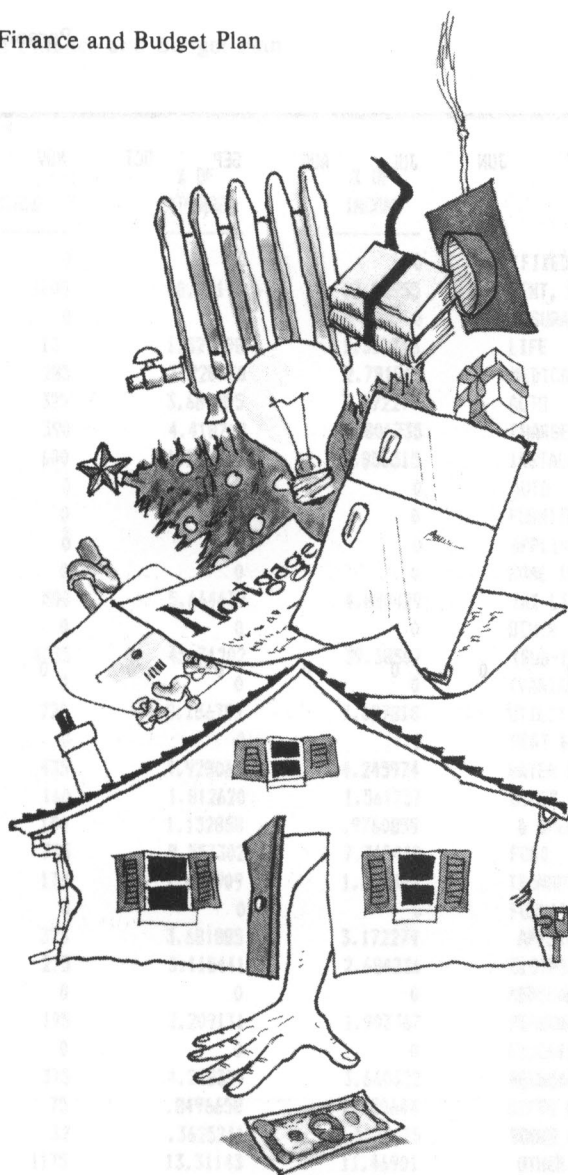
B67. . .098, Savings Plan

P67. . .X98, Savings Plan Totals

Model Run

| PERSONAL FINANCIAL BUDGET PLAN | | FOR: YOUR NAME | | | | | AS OF: MARCH 1981 | | | | | | |
|------------------------------------|-----------|----------------|------|-----|-----|-----|-------------------|-----|-----|-----|-----|-----|-----|
| | | JAN. | FEB | MAR | APR | MAY | JUN | JUL | AUG | SEP | OCT | NOV | DEC |
| MONTHLY INCOME | | | | | | | | | | | | | |
| ===== | | | | | | | | | | | | | |
| SOURCE | \$ AMOUNT | | | | | | | | | | | | |
| ===== | | | | | | | | | | | | | |
| WAGES & SALARY OF: | | | | | | | | | | | | | |
| HUSBAND | 2000 | 2100 | 2100 | | | | | | | | | | |
| WIFE | 1000 | 1050 | 970 | | | | | | | | | | |
| PROFIT FROM FARM, BUSINESS, AND | 100 | 300 | 500 | | | | | | | | | | |
| PROFESSION | | | | | | | | | | | | | |
| INTEREST & DIVIDENDS | | | 125 | | | | | | | | | | |
| OTHER | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| ===== | | | | | | | | | | | | | |
| AVAILABLE INCOME \$ | 3100 | 3450 | 3695 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| ===== | | | | | | | | | | | | | |

Monthly Income



Listing

>B 7: "M O N T H
 >B 8: /--=
 >B 9: "SOURCE
 >B10: /--=
 >B11: "WAGES & S
 >B12: "HUSBAND
 >B13: "WIFE
 >B14: "PROFIT FR
 >B15: "BUSINESS,
 >B16: "PROFESSIO
 >B17: "INTEREST
 >B18: "DIVIDENDS
 >B20: "OTHER
 >B23: "AVAILABLE
 >B26: " E X P
 >B27: "E X P E N
 >B28: /--=
 >B29: "<FIXED EX
 >B30: "RENT, MORT
 >B31: "INSURANCE
 >B32: "LIFE
 >B33: "MEDICAL &
 >B34: "AUTO
 >B35: "CHARGE AC
 >B36: "INSTALLME
 >B37: "AUTO
 >B38: "FURNITURE
 >B39: "APPLIANCE
 >B40: "HOME IMPR
 >B41: "TAX LIABI
 >B42: "OTHER
 >B43: " (SUB-TOTA
 >B44: "<VARIABLE
 >B45: "UTILITIES
 >B46: "HEAT & ELE
 >B47: "WATER & T
 >B48: "OTHER MAI
 >B49: " & OPERAT
 >B50: "FOOD
 >B51: "TRANSPORT
 >B52: "FURNITURE
 >B53: " APPLIANCES
 >B54: "CLOTHING
 >B55: "MEDICAL C
 >B56: "PERSONAL
 >B57: "EDUCATION
 >B58: "RECREATIO
 >B59: "GIFTS & D
 >B60: "BOOKS & J
 >B61: " OTHER
 >B62: " (SUB-TOTA
 >B64: "TOTAL EXP
 >B76: "S A V I N G
 >B77: /--=

| TOTALS | % OF INCOME |
|--------|-------------|
| 0 | 0 |
| 6200 | 60.51733 |
| 3020 | 29.47779 |
| 0 | 0 |
| 900 | 8.784773 |
| 0 | 0 |
| 0 | 0 |
| 125 | 1.220107 |
| 0 | 0 |
| 0 | 0 |
| 0 | 0 |
| 10245 | 100. |
| ===== | ===== |

WAGES & SALARY OF:
 HUSBAND
 WIFE
 PROFIT FROM FARM,
 BUSINESS, AND
 PROFESSION
 INTEREST &
 DIVIDENDS

OTHER

AVAILABLE INCOME \$

Monthly Income Totals

| | JAN. | FEB | MAR | APR | MAY | JUN | JUL | AUG | SEP | OCT | NOV | DEC |
|--|------|------|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| EXPECTED EXPENDITURES (FIXED & VARIABLE) | | | | | | | | | | | | |
| ===== | | | | | | | | | | | | |
| <FIXED EXPENSES>: | | | | | | | | | | | | |
| RENT, MORTGAGE | 600 | 600 | 600 | | | | | | | | | |
| INSURANCES: | 0 | | | | | | | | | | | |
| LIFE | 45 | 45 | 45 | | | | | | | | | |
| MEDICAL & HEALTH | 95 | 95 | 95 | | | | | | | | | |
| AUTO | 0 | | 325 | | | | | | | | | |
| CHARGE ACT. PMTS | 150 | 130 | 110 | | | | | | | | | |
| INSTALLMENT LOANS: | 200 | 200 | 200 | | | | | | | | | |
| AUTO | 0 | | | | | | | | | | | |
| FURNITURE | | | | | | | | | | | | |
| APPLIANCES | | | | | | | | | | | | |
| HOME IMPROVEMENT | | | | | | | | | | | | |
| TAX LIABILITIES | | | 500 | | | | | | | | | |
| OTHER | | | | | | | | | | | | |
| (SUB-TOTAL F.E.).. | 1090 | 1070 | 1875 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| <VARIABLE EXPENSES>: | | | | | | | | | | | | |
| UTILITIES: | 250 | 250 | 220 | | | | | | | | | |
| HEAT & ELECTRIC | | | | | | | | | | | | |
| WATER & TELEPHONE | 150 | 170 | 115 | | | | | | | | | |
| OTHER MAINTENANCE | 50 | 35 | 75 | | | | | | | | | |
| & OPERATION | 50 | 15 | 35 | | | | | | | | | |
| FOOD | 240 | 250 | 265 | | | | | | | | | |
| TRANSPORTATION | 50 | 55 | 65 | | | | | | | | | |
| FURNITURE & | 0 | | | | | | | | | | | |
| APPLIANCES | | | 325 | | | | | | | | | |
| CLOTHING & CARE | 50 | | 225 | | | | | | | | | |
| MEDICAL CARE | | | | | | | | | | | | |
| PERSONAL NEEDS | 60 | 60 | 75 | | | | | | | | | |
| EDUCATION | | | | | | | | | | | | |
| RECREATION | 100 | 125 | 150 | | | | | | | | | |
| GIFTS & DONATIONS | 20 | 20 | 35 | | | | | | | | | |
| BOOKS & JOURNALS | 10 | 10 | 12 | | | | | | | | | |
| OTHER | 500 | 250 | 425 | | | | | | | | | |
| (SUB-TOTAL V.E.).. | 1530 | 1240 | 2022 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| ----- | | | | | | | | | | | | |
| TOTAL EXPENSES \$ - | 2620 | 2310 | 3897 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| ===== | | | | | | | | | | | | |

Expected Expenditures

>B78: "AVAILABLE
 >B79: "SAVINGS F
 >B80: /--
 >B81: ">SAVINGS
 >B82: "> ALLOCAT
 >B83: "HOUSE, ETC
 >B84: "EDUCATION
 >B85: "INVST' MT
 >B86: "RETIRE' MT
 >B87: "AUTO
 >B88: "FURNITURE
 >B89: "APPLIANCE
 >B90: "CLOTHING
 >B91: "VACATION
 >B92: "REPLC' MT
 >B93: "OTHER

>B95: "TOTALS...
 >B97: "(+/- \$)
 >B98: "FOR SLUSH
 >C 2: "PERSONAL
 >C 3: " BUDGET
 >C 4: /--
 >C 7: " L Y I N
 >C 8: /--
 >C10: "-----
 >C11: "ALARY OF:
 >C12: ".....
 >C13: ".....
 >C14: "OM FARM,
 >C15: "AND
 >C16: "N

>C17: "%
 >C18: "
 >C20: "
 >C21: "
 >C23: " INCOME \$
 >C26: " E C T E D
 >C27: " D I T U
 >C28: /--
 >C29: "PENSES>:
 >C30: "TGAGE
 >C31: "S:
 >C33: " HEALTH
 >C35: "T. PMTS
 >C36: "NT LOANS:
 >C39: "S
 >C40: "OVEMENT

| TOTALS | % OF EXPENSES | % OF INCOME | |
|--------|------------------|----------------|---------------------|
| 0 | 0 | 0 | <FIXED EXPENSES>: |
| 1800 | 20.39198 | 17.56955 | RENT, MORTGAGE |
| 0 | 0 | 0 | INSURANCES: |
| 135 | 1.529398 | 1.317716 | LIFE |
| 285 | 3.228730 | 2.781845 | MEDICAL & HEALTH |
| 325 | 3.681885 | 3.172279 | AUTO |
| 390 | 4.418262 | 3.806735 | CHARGE ACT. PMTS |
| 600 | 6.797326 | 5.856515 | INSTALLMENT LOANS: |
| 0 | 0 | 0 | AUTO |
| 0 | 0 | 0 | FURNITURE |
| 0 | 0 | 0 | APPLIANCES |
| 0 | 0 | 0 | HOME IMPROVEMENT |
| 500 | 5.664439 | 4.880429 | TAX LIABILITIES |
| 0 | 0 | 0 | OTHER |
| 4035 | 45.71202 | 39.38507 | (SUB-TOTAL F.E.)... |
| 0 | 0 | 0 | <VARIABLE EXPENSES |
| 720 | 8.156792 | 7.027818 | UTILITIES: |
| 0 | 0 | 0 | HEAT & ELECTRIC |
| 435 | 4.928062 | 4.245974 | WATER & TELEPHONE |
| 160 | 1.812620 | 1.561737 | OTHER MAINTENANCE |
| 100 | 1.132888 | .9760859 | & OPERATION |
| 755 | 8.553302 | 7.369449 | FOOD |
| 170 | 1.925909 | 1.659346 | TRANSPORTATION |
| 0 | 0 | 0 | FURNITURE & |
| 325 | 3.681885 | 3.172279 | APPLIANCES |
| 275 | 3.115441 | 2.684236 | CLOTHING & CARE |
| 0 | 0 | 0 | MEDICAL CARE |
| 195 | 2.209131 | 1.903367 | PERSONAL NEEDS |
| 0 | 0 | 0 | EDUCATION |
| 375 | 4.248329 | 3.660322 | RECREATION |
| 75 | .8496658 | .7320644 | GIFTS & DONATIONS |
| 32 | .3625241 | .3123475 | BOOKS & JOURNALS |
| 1175 | 13.31143 | 11.46901 | OTHER |
| 4792 | 54.28798 | 46.77404 | (SUB-TOTAL V.E.).. |
| ----- | ----- | 0 | |
| 8827 | ----- | 86.15910 | |
| ===== | ----- | ===== | |

Expected Expenditures Totals

>C41: "LITIES
 >C43: "L F.E)...
 >C44: " EXPENSES
 >C45: "
 >C46: "ECTRIC
 >C47: "ELEPHONE
 >C48: "NTENANCE
 >C49: "ION
 >C51: "ATION
 >C52: " &
 >C56: "NEEDS
 >C58: "N
 >C59: "ONATIONS
 >C60: "OURNALS
 >C62: "L V.E.)..
 >C64: "ENSES \$

>C76: " G S P L
 >C77: /-=
 >C78: " CASH FOR
 >C79: "LAN: >>\$
 >C80: /-=
 >C81: " PERCENT<
 >C82: "E TO: <
 >C83: 30
 >C84: 0
 >C85: 10
 >C86: 5
 >C87: 20
 >C88: 2
 >C90: 2.5
 >C91: 15
 >C93: 10

>C94: /-=
 >C95: @SUM(C83...C93)
 >C97: "AVAILABLE
 >C98: " FUND....
 >D 2: "FINANCIAL
 >D 3: " PLAN
 >D 4: /-=
 >D 5: " JAN.
 >D 6: /-=
 >D 7: " C O M E
 >D 8: "=====
 >D 9: "\$ AMOUNT
 >D10: /-=
 >D12: 2000
 >D13: 1000
 >D15: 100
 >D22: /-=
 >D23: @SUM(D11...D21
 >D24: /-=
 >D26: "D
 >D27: "R E S (FI
 >D28: "=====
 >D30: 600
 >D31: 0
 >D32: 45
 >D33: 95
 >D34: 0
 >D35: 150
 >D36: 200
 >D37: 0
 >D43: @SUM(D30...D42)
 >D44: ">:
 >D45: 250
 >D47: 150
 >D48: 50
 >D49: 50
 >D50: 240
 >D51: 50
 >D52: 0
 >D54: 50
 >D56: 60
 >D58: 100
 >D59: 20
 >D60: 10
 >D61: 500
 >D62: @SUM(D45...D61)
 >D63: /-=
 >D64: +D43+D62
 >D65: /-=
 >D73: " JAN.
 >D74: /-=
 >D76: " A N
 >D77: "=====
 >D79: +D23-D64


```

>D80:/--
>D83: (+D79*C83)/100
>D84: (+D79*C84)/100
>D85: (+D79*C85)/100
>D86: (+D79*C86)/100
>D87: (+D79*C87)/100
>D88: (+D79*C88)/100
>D89: (+D79*C89)/100
>D90: (+D79*C90)/100
>D91: (+D79*C91)/100
>D92: (+D79*C92)/100
>D93: (+D79*C93)/100
>D94:/--
>D95:@SUM(D83...D93)
>D98:+D79-D95

>E 5:" FEB
>E 6:/--
>E12:2100
>E13:1050
>E15:300
>E22:/--
>E23:@SUM(E11...E21)
>E24:/--
>E27:"XED & VAR
>E30:600
>E32:45
>E33:95
>E35:130

>E36:200
>E43:@SUM(E30...E42)
>E45:250
>E47:170
>E48:35
>E49:15
>E50:250
>E51:55
>E56:60
>E58:125
>E59:20
>E60:10
>E61:250
>E62:@SUM(E45...E61)
>E63:/--
>E64:+E43+E62
>E65:/--
>E73:" FEB
>E74:/--
>E79:+E23-E64
>E80:/--
>E83: (+E79*C83)/100
>E84: (+E79*C84)/100
>E85: (+E79*C85)/100
>E86: (+E79*C86)/100
>E87: (+E79*C87)/100
>E88: (+E79*C88)/100
>E89: (+E79*C89)/100
>E90: (+E79*C90)/100

>E91: (+E79*C91)/100
>E92: (+E79*C92)/100
>E93: (+E79*C93)/100
>E94:/--
>E95:@SUM(E83...E93)
>E98:+E79-E95

>F 2:" FOR:
>F 5:" MAR
>F 6:/--
>F12:2100
>F13:970
>F15:500
>F18:125
>F22:/--
>F23:@SUM(F11...F21)
>F24:/--
>F27:"TABLE)
>F30:600
>F32:45
>F33:95
>F34:325
>F35:110
>F36:200
>F41:500
>F43:@SUM(F30...F42)
>F45:220
>F47:115
>F48:75

```

| | JAN. | FEB | MAR | APR | MAY | JUN | JUL | AUG | SEP | OCT | NOV | DEC |
|--|------|-------|--------|---------|-----|-----|-----|-----|-----|-----|-----|-----|
| SAVINGS PLAN | | | | | | | | | | | | |
| ===== | | | | | | | | | | | | |
| AVAILABLE CASH FOR SAVINGS PLAN: >>\$ | 480 | 1140 | -202 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| ----- | | | | | | | | | | | | |
| >SAVINGS PERCENT< | | | | | | | | | | | | |
| > ALLOCATE TO: < | | | | | | | | | | | | |
| HOUSE,ETC | 30 | 144 | 342 | -60.6 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| EDUCATION | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| INVEST'MT | 10 | 48 | 114 | -20.2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| RETIRE'MT | 5 | 24 | 57 | -10.1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| AUTO | 20 | 96 | 228 | -40.4 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| FURNITURE | 2 | 9.6 | 22.8 | -4.04 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| APPLIANCE | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| CLOTHING | 2.5 | 12 | 28.5 | -5.05 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| VACATION | 15 | 72 | 171 | -30.3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| REPLC'MT | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| OTHER | 10 | 48 | 114 | -20.2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| ----- | | | | | | | | | | | | |
| TOTALS... | 94.5 | 453.6 | 1077.3 | -190.89 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| ----- | | | | | | | | | | | | |
| (+/-\$) AVAILABLE FOR SLUSH FUND.... | 26.4 | 62.7 | -11.11 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

>F64: +F43+F62
>F65: /--
>F70: "D)
>F73: " MAR
>F74: /--
>F79: +F23-F64
>F80: /--
>F83: (+F79*C83)/100
>F84: (+F79*C84)/100
>F85: (+F79*C85)/100
>F86: (+F79*C86)/100
>F87: (+F79*C87)/100
>F88: (+F79*C88)/100
>F89: (+F79*C89)/100
>F90: (+F79*C90)/100
>F91: (+F79*C91)/100
>F92: (+F79*C92)/100
>F49: 35
>F50: 265
>F51: 65
>F53: 325
>F54: 225
>F56: 75
>F58: 150
>F59: 35
>F60: 12
>F61: 425
>F62: @SUM(F45...F61)
>F63: /--

>F93: (+F79*C93)/100
>F94: /--
>F95: @SUM(F83...F93)
>F98: +F79-F95

>G 2: "YOUR NAME
>G 3: /--
>G 5: " APR
>G 6: /--
>G22: /--
>G23: @SUM(G11...G21
>G24: /--
>G43: @SUM(G30...G42)
>G62: @SUM(G45...G61)
>G63: /--
>G64: +G43+G62
>G65: /--
>G73: " APR
>G74: /--
>G79: +G23-G64
>G80: /--
>G83: (+G79*C83)/100
>G84: (+G79*C84)/100
>G85: (+G79*C85)/100
>G86: (+G79*C86)/100
>G87: (+G79*C87)/100
>G88: (+G79*C88)/100
>G89: (+G79*C89)/100
>G90: (+G79*C90)/100

>G91: (+G79*C91)/100
>G92: (+G79*C92)/100
>G93: (+G79*C93)/100
>G94: /--
>G95: @SUM(G83...G93)
>G98: +G79-G95

>H 3: /--
>H 5: " MAY
>H 6: /--
>H22: /--
>H23: @SUM(H11...H21
>H24: /--
>H43: @SUM(H30...H42)
>H62: @SUM(H45...H61)
>H63: /--
>H64: +H43+H62
>H65: /--
>H73: " MAY
>H74: /--
>H79: +H23-H64
>H80: /--
>H83: (+H79*C83)/100
>H84: (+H79*C84)/100
>H85: (+H79*C85)/100
>H86: (+H79*C86)/100
>H87: (+H79*C87)/100
>H88: (+H79*C88)/100
>H89: (+H79*C89)/100
>H90: (+H79*C90)/100
>H91: (+H79*C91)/100
>H92: (+H79*C92)/100
>H93: (+H79*C93)/100
>H94: /--
>H95: @SUM(H83...H93)
>H98: +H79-H95

>I 3: /--
>I 5: " JUN
>I 6: /--
>I22: /--
>I23: @SUM(I11...I21
>I24: /--
>I43: @SUM(I30...I42)
>I62: @SUM(I45...I61)
>I63: /--
>I64: +I43+I62
>I65: /--
>I73: " JUN
>I74: /--
>I79: +I23-I64
>I80: /--
>I83: (+I79*C83)/100
>I84: (+I79*C84)/100
>I85: (+I79*C85)/100

| TOTALS | % OF INCOME | |
|---------|-------------|------------|
| 1418 | | |
| 425.4 | 4.152269 | HOUSE, ETC |
| 0 | 0 | EDUCATION |
| 141.8 | 1.384090 | INVS'T MT |
| 70.9 | .6920449 | RETIRE'MT |
| 283.6 | 2.768180 | AUTO |
| 28.36 | .2768180 | FURNITURE |
| 0 | 0 | APPLIANCE |
| 35.45 | .3460224 | CLOTHING |
| 212.7 | 2.076135 | VACATION |
| 0 | 0 | REPLC'MT |
| 141.8 | 1.384090 | OTHER |
| 1340.01 | 13.07965 | |
| 77.99 | .7612494 | |

Savings Plan Totals

```

>I86: (+I79*C86)/100
>I87: (+I79*C87)/100
>I88: (+I79*C88)/100
>I89: (+I79*C89)/100
>I90: (+I79*C90)/100
>I91: (+I79*C91)/100
>I92: (+I79*C92)/100
>I93: (+I79*C93)/100
>I94: /--
>I95: @SUM(I83...I93)
>I98: +I79-I95

>J 2: "    AS OF:
>J 5: "    JUL
>J 6: /--
>J22: /--
>J23: @SUM(J11...J21)
>J24: /--=
>J43: @SUM(J30...J42)
>J62: @SUM(J45...J61)
>J63: /--
>J64: +J43+J62
>J65: /--=
>J73: "    JUL
>J74: /--
>J79: +J23-J64
>J80: /--
>J83: (+J79*C83)/100
>J84: (+J79*C84)/100
>J85: (+J79*C85)/100
>J86: (+J79*C86)/100
>J87: (+J79*C87)/100
>J88: (+J79*C88)/100
>J89: (+J79*C89)/100
>J90: (+J79*C90)/100
>J91: (+J79*C91)/100
>J92: (+J79*C92)/100
>J93: (+J79*C93)/100
>J94: /--
>J95: @SUM(J83...J93)
>J98: +J79-J95

>K 2: "MARCH 198
>K 3: /--
>K 5: "    AUG
>K 6: /--
>K22: /--
>K23: @SUM(K11...K21)
>K24: /--=
>K43: @SUM(K30...K42)
>K62: @SUM(K45...K61)
>K63: /--
>K64: +K43+K62
>K65: /--=
>K73: "    AUG

>K74: /--
>K79: +K23-K64
>K80: /--
>K83: (+K79*C83)/100
>K84: (+K79*C84)/100
>K85: (+K79*C85)/100
>K86: (+K79*C86)/100
>K87: (+K79*C87)/100
>K88: (+K79*C88)/100
>K89: (+K79*C89)/100
>K90: (+K79*C90)/100
>K91: (+K79*C91)/100
>K92: (+K79*C92)/100
>K93: (+K79*C93)/100
>K94: /--
>K95: @SUM(K83...K93)
>K98: +K79-K95

>L 2: "1
>L 3: "----
>L 5: "    SEP
>L 6: /--
>L22: /--
>L23: @SUM(L11...L21)
>L24: /--=
>L43: @SUM(L30...L42)
>L62: @SUM(L45...L61)
>L63: /--
>L64: +L43+L62
>L65: /--=
>L73: "    SEP
>L74: /--
>L79: +L23-L64
>L80: /--
>L83: (+L79*C83)/100
>L84: (+L79*C84)/100
>L85: (+L79*C85)/100
>L86: (+L79*C86)/100
>L87: (+L79*C87)/100
>L88: (+L79*C88)/100
>L89: (+L79*C89)/100
>L90: (+L79*C90)/100
>L91: (+L79*C91)/100
>L92: (+L79*C92)/100
>L93: (+L79*C93)/100
>L94: /--
>L95: @SUM(L83...L93)
>L98: +L79-L95

>M 5: "    OCT
>M 6: /--
>M22: /--
>M23: @SUM(M11...M21)
>M24: /--=
>M43: @SUM(M30...M42)

>M62: @SUM(M45...M61)
>M63: /--
>M64: +M43+M62
>M65: /--=
>M73: "    OCT
>M74: /--
>M79: +M23-M64
>M80: /--
>M83: (+M79*C83)/100
>M84: (+M79*C84)/100
>M85: (+M79*C85)/100
>M86: (+M79*C86)/100
>M87: (+M79*C87)/100
>M88: (+M79*C88)/100
>M89: (+M79*C89)/100
>M90: (+M79*C90)/100
>M91: (+M79*C91)/100
>M92: (+M79*C92)/100
>M93: (+M79*C93)/100
>M94: /--
>M95: @SUM(M83...M93)
>M98: +M79-M95

>N 5: "    NOV
>N 6: /--
>N22: /--
>N23: @SUM(N11...N21)
>N24: /--=
>N43: @SUM(N30...N42)
>N62: @SUM(N45...N61)
>N63: /--
>N64: +N43+N62
>N65: /--=
>N73: "    NOV
>N74: /--
>N79: +N23-N64
>N80: /--
>N83: (+N79*C83)/100
>N84: (+N79*C84)/100
>N85: (+N79*C85)/100
>N86: (+N79*C86)/100
>N87: (+N79*C87)/100
>N88: (+N79*C88)/100
>N89: (+N79*C89)/100
>N90: (+N79*C90)/100
>N91: (+N79*C91)/100
>N92: (+N79*C92)/100
>N93: (+N79*C93)/100
>N94: /--
>N95: @SUM(N83...N93)
>N98: +N79-N95

>O 5: "    DEC
>O 6: /--
>O22: /--

```

```

>Q23:@SUM(Q11...Q21)
>Q24:/--=
>Q43:@SUM(Q30...Q42)
>Q62:@SUM(Q45...Q61)
>Q63:/--
>Q64:+Q43+Q62
>Q65:/--=
>Q73:" DEC
>Q74:/--
>Q79:+Q23-Q64
>Q80:/--
>Q83:(+Q79*Q83)/100
>Q84:(+Q79*Q84)/100
>Q85:(+Q79*Q85)/100
>Q86:(+Q79*Q86)/100
>Q87:(+Q79*Q87)/100
>Q88:(+Q79*Q88)/100
>Q89:(+Q79*Q89)/100
>Q90:(+Q79*Q90)/100
>Q91:(+Q79*Q91)/100
>Q92:(+Q79*Q92)/100
>Q93:(+Q79*Q93)/100
>Q94:/--
>Q95:@SUM(Q83...Q93)
>Q98:+Q79-Q95

>Q 5:" TOTALS
>Q 6:/--
>Q11:@SUM(D11...Q11)
>Q12:@SUM(D12...Q12)
>Q13:@SUM(D13...Q13)
>Q14:@SUM(D14...Q14)
>Q15:@SUM(D15...Q15)
>Q16:@SUM(D16...Q16)
>Q17:@SUM(D17...Q17)
>Q18:@SUM(D18...Q18)
>Q19:@SUM(D19...Q19)
>Q20:@SUM(D20...Q20)
>Q21:@SUM(D21...Q21)
>Q22:/--
>Q23:@SUM(D23...Q23)
>Q24:/--=
>Q27:"TOTALS
>Q28:/--
>Q29:@SUM(D29...Q29)
>Q30:@SUM(D30...Q30)
>Q31:@SUM(D31...Q31)
>Q32:@SUM(D32...Q32)
>Q33:@SUM(D33...Q33)
>Q34:@SUM(D34...Q34)
>Q35:@SUM(D35...Q35)
>Q36:@SUM(D36...Q36)
>Q37:@SUM(D37...Q37)
>Q38:@SUM(D38...Q38)
>Q39:@SUM(D39...Q39)

>Q40:@SUM(D40...Q40)
>Q41:@SUM(D41...Q41)
>Q42:@SUM(D42...Q42)
>Q43:@SUM(D43...Q43)
>Q44:@SUM(D44...Q44)
>Q45:@SUM(D45...Q45)
>Q46:@SUM(D46...Q46)
>Q47:@SUM(D47...Q47)
>Q48:@SUM(D48...Q48)
>Q49:@SUM(D49...Q49)
>Q50:@SUM(D50...Q50)
>Q51:@SUM(D51...Q51)
>Q52:@SUM(D52...Q52)
>Q53:@SUM(D53...Q53)
>Q54:@SUM(D54...Q54)
>Q55:@SUM(D55...Q55)
>Q56:@SUM(D56...Q56)
>Q57:@SUM(D57...Q57)
>Q58:@SUM(D58...Q58)
>Q59:@SUM(D59...Q59)
>Q60:@SUM(D60...Q60)
>Q61:@SUM(D61...Q61)
>Q62:@SUM(D62...Q62)
>Q63:/--
>Q64:@SUM(D64...Q64)
>Q65:/--=
>Q73:" TOTALS
>Q74:/--
>Q79:+Q23-Q64
>Q80:/--
>Q83:@SUM(D83...Q83)
>Q84:@SUM(D84...Q84)
>Q85:@SUM(D85...Q85)
>Q86:@SUM(D86...Q86)
>Q87:@SUM(D87...Q87)
>Q88:@SUM(D88...Q88)
>Q89:@SUM(D89...Q89)
>Q90:@SUM(D90...Q90)
>Q91:@SUM(D91...Q91)
>Q92:@SUM(D92...Q92)
>Q93:@SUM(D93...Q93)
>Q94:/--
>Q95:@SUM(Q83...Q93)
>Q98:+Q79-Q95

>S 4:" % OF
>S 5:" INCOME
>S 6:/--
>S11:(+Q11/Q23)*100
>S12:(+Q12/Q23)*100
>S13:(+Q13/Q23)*100
>S14:(+Q14/Q23)*100
>S15:(+Q15/Q23)*100
>S16:(+Q16/Q23)*100
>S17:(+Q17/Q23)*100

>S18:(+Q18/Q23)*100
>S19:(+Q19/Q23)*100
>S20:(+Q20/Q23)*100
>S21:(+Q21/Q23)*100
>S22:/--
>S23:@SUM(S11...S21)
>S24:/--=
>S26:" % OF
>S27:"EXPENSES
>S28:/--
>S29:(+Q29/Q64)*100
>S30:(+Q30/Q64)*100
>S31:(+Q31/Q64)*100
>S32:(+Q32/Q64)*100
>S33:(+Q33/Q64)*100
>S34:(+Q34/Q64)*100
>S35:(+Q35/Q64)*100
>S36:(+Q36/Q64)*100
>S37:(+Q37/Q64)*100
>S38:(+Q38/Q64)*100
>S39:(+Q39/Q64)*100
>S40:(+Q40/Q64)*100
>S41:(+Q41/Q64)*100
>S42:(+Q42/Q64)*100
>S43:(+Q43/Q64)*100
>S44:(+Q44/Q64)*100
>S45:(+Q45/Q64)*100
>S46:(+Q46/Q64)*100
>S47:(+Q47/Q64)*100
>S48:(+Q48/Q64)*100
>S49:(+Q49/Q64)*100
>S50:(+Q50/Q64)*100
>S51:(+Q51/Q64)*100
>S52:(+Q52/Q64)*100
>S53:(+Q53/Q64)*100
>S54:(+Q54/Q64)*100
>S55:(+Q55/Q64)*100
>S56:(+Q56/Q64)*100
>S57:(+Q57/Q64)*100
>S58:(+Q58/Q64)*100
>S59:(+Q59/Q64)*100
>S60:(+Q60/Q64)*100
>S61:(+Q61/Q64)*100
>S62:(+Q62/Q64)*100
>S63:/--
>S64:/--
>S65:/--
>S72:" % OF
>S73:" INCOME
>S74:/--
>S83:(+Q83/Q23)*100
>S84:(+Q84/Q23)*100
>S85:(+Q85/Q23)*100
>S86:(+Q86/Q23)*100
>S87:(+Q87/Q23)*100

```



```

>S88: (+Q88/Q23)*100
>S89: (+Q89/Q23)*100
>S90: (+Q90/Q23)*100
>S91: (+Q91/Q23)*100
>S92: (+Q92/Q23)*100
>S93: (+Q93/Q23)*100
>S94: /--
>S95: (+Q95/Q23)*100
>S98: (+Q98/Q23)*100

>U26: " % OF
>U27: " INCOME
>U28: /--
>U29: (+Q29/Q23)*100
>U30: (+Q30/Q23)*100
>U31: (+Q31/Q23)*100
>U32: (+Q32/Q23)*100
>U33: (+Q33/Q23)*100
>U34: (+Q34/Q23)*100
>U35: (+Q35/Q23)*100
>U36: (+Q36/Q23)*100
>U37: (+Q37/Q23)*100
>U38: (+Q38/Q23)*100
>U39: (+Q39/Q23)*100
>U40: (+Q40/Q23)*100
>U41: (+Q41/Q23)*100
>U42: (+Q42/Q23)*100
>U43: (+Q43/Q23)*100
>U44: (+Q44/Q23)*100
>U45: (+Q45/Q23)*100
>U46: (+Q46/Q23)*100
>U47: (+Q47/Q23)*100
>U48: (+Q48/Q23)*100
>U49: (+Q49/Q23)*100
>U50: (+Q50/Q23)*100
>U51: (+Q51/Q23)*100
>U52: (+Q52/Q23)*100
>U53: (+Q53/Q23)*100
>U54: (+Q54/Q23)*100
>U55: (+Q55/Q23)*100
>U56: (+Q56/Q23)*100
>U57: (+Q57/Q23)*100
>U58: (+Q58/Q23)*100
>U59: (+Q59/Q23)*100
>U60: (+Q60/Q23)*100
>U61: (+Q61/Q23)*100
>U62: (+Q62/Q23)*100
>U63: (+Q63/Q23)*100
>U64: (+Q64/Q23)*100
>U65: /--

>W11: "WAGES & S
>W12: "HUSBAND
>W13: "WIFE
>W14: "PROFIT FR
>W15: "BUSINESS,
>W16: "PROFESSIO
>W17: "INTEREST
>W18: "DIVIDENDS
>W20: "OTHER
>W23: "AVAILABLE
>W29: "<FIXED EX
>W30: "RENT, MORT
>W31: "INSURANCE
>W32: "LIFE
>W33: "MEDICAL &
>W34: "AUTO
>W35: "CHARGE AC
>W36: "INSTALLME
>W37: "AUTO
>W38: "FURNITURE
>W39: "APPLIANCE
>W40: "HOME IMPR
>W41: "TAX LIABI
>W42: "OTHER
>W43: " (SUB-TOTA
>W44: "<VARIABLE
>W45: "UTILITIES
>W46: "HEAT & ELE
>W47: "WATER & T
>W48: "OTHER MAI
>W49: " & OPERAT
>W50: "FOOD
>W51: "TRANSPORT
>W52: "FURNITURE
>W53: " APPLIANCES
>W54: "CLOTHING
>W55: "MEDICAL C
>W56: "PERSONAL
>W57: "EDUCATION
>W58: "RECREATIO
>W59: "GIFTS & D
>W60: "BOOKS & J
>W61: " OTHER
>W62: " (SUB-TOTA
>W83: "HOUSE, ETC
>W84: "EDUCATION
>W85: "INVST'MT
>W86: "RETIRE'MT
>W87: "AUTO
>W88: "FURNITURE

>W89: "APPLIANCE
>W90: "CLOTHING
>W91: "VACATION
>W92: "REPLC'MT
>W93: "OTHER

>X11: "ALARY OF:
>X12: ".....
>X13: ".....
>X14: "DM FARM,
>X15: "AND
>X16: "N .....
>X17: "%
>X18: " .....
>X20: " .....
>X21: " .....
>X23: " INCOME $
>X29: "PENSES>:
>X30: "TGAGE
>X31: "S:
>X33: " HEALTH
>X35: "T. PMTS
>X36: "NT LOANS:
>X39: "S
>X40: "OVEMENT
>X41: "LITIES
>X43: "L F.E)...
>X44: " EXPENSES
>X45: "
>X46: "ECTRIC
>X47: "ELEPHONE
>X48: "NTENANCE
>X49: "ION
>X51: "ATION
>X52: " &
>X53: "ES
>X54: " & CARE
>X55: "ARE
>X56: "NEEDS
>X58: "N
>X59: "ONATIONS
>X60: "OURNALS
>X62: "L V.E.)...

/GC9
/GOC
/GRA
/W1

```


COLLECTOR'S VALUES

If you're a collector of rare books, coins, stamps, wines, antiques, or just about anything, try organizing the value of your collection on a model like this.

Basically, each item in the collection is given a rating. Wines, for instance, have ratings published by recognized connoisseurs. The example shown here for coins uses ratings devised by the model maker for the condition of the coin. With this data, along with the cost of the

item, a cost-per-point figure can be obtained. The current value of the item determines its standing in the collection. Summary figures for points, cost per point, total value, and gain or loss reflect the value of your collection.

As the collection increases or decreases, the dollar amounts will change, giving you a current assessment of the worth of your holdings.

PRINT A1..G17

Model Run

| COLLECTOR'S VALUES | | | | | |
|--------------------|-------|------------------|---------|----------|---------------|
| DESCRIPTION | COST | POINTS RATING | COST/PT | CURR VAL | GAIN/ LOSS |
| HOLDEN PENNY | 3.50 | 10.00 | 0.35 | 3.50 | 0.00 |
| BUFFALO NICKLE | 6.75 | 12.00 | 0.56 | 7.00 | 0.25 |
| INDIAN CENT | 8.00 | 5.00 | 1.60 | 10.00 | 2.00 |
| JEFFERSON QUARTER | 10.00 | 6.00 | 1.67 | 9.00 | -1.00 |
| CONFEDERATE NOTE | 2.50 | 3.00 | 0.83 | 3.00 | 0.50 |
| 1925 LB NOTE | 13.50 | 5.50 | 2.45 | 12.00 | -1.50 |
| LOUIS HALF/DOLLAR | 45.00 | 8.75 | 5.14 | 44.00 | -1.00 |
| 1938 FRANC | 12.00 | 10.00 | 1.20 | 11.00 | -1.00 |
| CARRIER DIME | 34.00 | 15.00 | 2.27 | 37.50 | 3.50 |
| AVERAGE | | AVG | TOTAL | TOTAL | |
| POINTS | | COST/PT | VALUE | G/L | |
| 8.36 | | 1.79 | 137.00 | 1.75 | |

Listing

```
>A 4:"DESCRIPTI
>A 5:"HOLDEN PE
>A 6:"BUFFALO N
>A 7:"INDIAN CE
>A 8:"JEFFERSON
>A 9:"CONFEDERA
>A10:"1925 LB N
>A11:"LOUIS HAL
>A12:"1938 FRAN
>A13:"CARRIER D
>B 4:"ON
```

```
>B 5:"NNY
>B 6:"ICKLE
>B 7:"NT
>B 8:" QUARTER
>B 9:"TE NOTE
>B10:"OTE
>B11:"F/DOLLAR
>B12:"C
>B13:"IME
>C 1:"HOBBY COL
>C 4:/FR"COST
```


PERSONAL CHECK REGISTER

As a check register, this model is designed to record each check amount in its appropriate category; as a printout, it is an itemized record of expenses that you can use in calculating tax deductions when the year ends.

The last column lists the Balance, which is derived by a formula that adds the Deposit column to the previous Balance and subtracts the @SUM of the columns for checks written. Since a money amount will appear only in its proper column, the @SUM represents the correct amount for that check. By using such a formula, it

can be created once and replicated down the Balance column for as many lines as are needed to complete a check entry session.

The Totals are created with @SUM. The first coordinate in the @SUM is the first line entry; the last is the dashed line. By including the dashed line (which has a value of 0) in @SUM, the formula grows automatically as new lines are inserted (/IR) to add checks in the register. This minimizes the need to reenter the necessary formulas.

PRINT A1...N24

Model Run

| PERSONAL CHECK REGISTER | | | | | | | | | | | |
|-------------------------|---------|------------------------------|---|---------|-----------|-------|---------|--------|---------|---------|--------------------------|
| CHECK # | DATE | ISSUE/DEPOSIT DESCRIPTION | CHECK AMOUNT OF CHECK - - - BY CATEGORY | | | | | | | DEPOSIT | BALANCE |
| | | | RENT | MEDICAL | ENTERTAIN | FOOD | UTILITY | OTHER | | | |
| | | | | | | | | | | | 850.00 <BALANCE FORWARD> |
| 101 | MAY 1 | ELECTRIC | | | | | 10.00 | | | | 840.00 |
| 102 | MAY 7 | GAS | | | | | 12.00 | | | | 828.00 |
| | MAY 15 | PAY CHECK | | | | | | | | 2000.00 | 2828.00 |
| 103 | MAY 17 | RENT | 450.00 | | | | | | | | 2378.00 |
| 104 | MAY 18 | GROCERY | | | | 45.00 | | | | | 2333.00 |
| 105 | MAY 18 | SUBSCRIPTION | | | | | | | 18.50 | | 2314.50 |
| 106 | MAY 19 | DENTIST | | 45.00 | | | | | | | 2269.50 |
| 107 | MAY 20 | DOCTOR | | 37.60 | | | | | | | 2231.90 |
| 108 | MAY 20 | DRUG STORE | | 14.56 | | | | | | | 2217.34 |
| 109 | MAY 21 | D. HENDRICKS | | | | | | | 79.00 | | 2138.34 |
| 110 | MAY 23 | INSURANCE | | 55.00 | | | | | | | 2083.34 |
| 111 | MAY 25 | TELEPHONE | | | | | 109.45 | | | | 1973.89 |
| 112 | MAY 29 | MASTER CHARGE | | | | | | | 57.00 | | 1916.89 |
| 113 | JUNE 1 | VISA | | | | | | | 34.00 | | 1882.89 |
| 114 | JUNE 3 | WARDS | | | | | | | 23.00 | | 1859.89 |
| 115 | JUNE 4 | P. SCOTT DEPT STORE | | | | | | | 40.00 | | 1819.89 |
| 116 | JUNE 10 | AMERICAN EXPRESS | | | | | | | 110.00 | | 1709.89 |
| TOTALS: | | | 450.00 | 152.16 | 0.00 | 45.00 | 131.45 | 361.50 | 2000.00 | | |

Listing

>A 4: "CHECK #
>A 5: /FI
>A 6: /FL101
>A 7: /FL102
>A 8: /FL
>A 9: /FL103
>A10: /FL104
>A11: /FL105

>A12: /FL106
>A13: /FL107
>A14: /FL108
>A15: /FL109
>A16: /FL110
>A17: /FL111
>A18: /FL112
>A19: /FL113

>A20:/FL114
>A21:/FL115
>A22:/FL116
>A23:/---

>D22:"EXPRESS
>D23:/---
>D24:"TOTALS:

>E 1:"ISTER
>E 3:"CHECK AMO
>E 4:"RENT
>E 9:450
>E23:/---
>E24:@SUM(E6...E23)

>F 3:"UNT OF CH
>F 4:"MEDICAL
>F12:45
>F13:37.6
>F14:14.56
>F16:55
>F23:/---
>F24:@SUM(F6...F23)

>G 3:"ECK - - -
>G 4:"ENTERTAIN

>G23:/---
>G24:@SUM(G6...G23)

>H 3:" BY CATEG
>H 4:/FR"FOOD

>H10:45
>H23:/---
>H24:@SUM(H6...H23)

>I 3:"ORY
>I 4:/FR"UTILITY

>I 6:10
>I 7:12
>I17:109.45
>I23:/---
>I24:@SUM(I6...I23)

>J 4:/FR"OTHER
>J11:18.5

>J15:79

>J18:57

>J19:34

>J20:23

>J21:40

>J22:110

>J23:/---

>J24:@SUM(J6...J23)

>K 4:/FR"DEPOSIT

>K 8:2000

>K23:/---

>K24:@SUM(K6...K23)

>B 4:"DATE
>B 6:"MAY 1
>B 7:"MAY 7
>B 8:"MAY 15
>B 9:"MAY 17
>B10:"MAY 18
>B11:"MAY 18
>B12:"MAY 19
>B13:"MAY 20
>B14:"MAY 20
>B15:"MAY 21
>B16:"MAY 23
>B17:"MAY 25
>B18:"MAY 29
>B19:"JUNE 1
>B20:"JUNE 3
>B21:"JUNE 4
>B22:"JUNE 10
>B23:/---

>C 1:"PERSONAL
>C 3:"ISSUE/DEP
>C 4:"DESCRIPTI
>C 6:"ELECTRIC
>C 7:"GAS
>C 8:"PAY CHECK
>C 9:"RENT
>C10:"GROCERY
>C11:"SUBSCRIPT
>C12:"DENTIST
>C13:"DOCTOR
>C14:"DRUG STOR
>C15:"D. HENDRI
>C16:"INSURANCE
>C17:"TELEPHONE
>C18:"MASTER CH
>C19:"VISA
>C20:"WARDS
>C21:"P. SCOTT D
>C22:"AMERICAN
>C23:/---

>D 1:"CHECK REG
>D 3:"OSIT
>D 4:"ON
>D11:"ION
>D14:"E
>D15:"CKS
>D18:"ARGE
>D21:"EPT STORE

>L 4: /FR"BALANCE
>L 5: 850
>L 6: +L5+K6-@SUM(E6...J6)
>L 7: +L6+K7-@SUM(E7...J7)
>L 8: +L7+K8-@SUM(E8...J8)
>L 9: +L8+K9-@SUM(E9...J9)
>L10: +L9+K10-@SUM(E10...J10)
>L11: +L10+K11-@SUM(E11...J11)
>L12: +L11+K12-@SUM(E12...J12)
>L13: +L12+K13-@SUM(E13...J13)
>L14: +L13+K14-@SUM(E14...J14)
>L15: +L14+K15-@SUM(E15...J15)
>L16: +L15+K16-@SUM(E16...J16)
>L17: +L16+K17-@SUM(E17...J17)
>L18: +L17+K18-@SUM(E18...J18)

>L19: +L18+K19-@SUM(E19...J19)
>L20: +L19+K20-@SUM(E20...J20)
>L21: +L20+K21-@SUM(E21...J21)
>L22: +L21+K22-@SUM(E22...J22)
>L23: /--

>M 5: " <BALANCE

>N 5: " FORWARD>

/GC9
/GF\$
/GOC
/GRA
/W1

PERSONAL INSURANCE REQUIREMENTS

This model will help estimate how much insurance coverage is required to provide financial security for a family. It is limited to life insurance only. Because incomes, numbers of dependents, and lifestyles change continually, any calculations performed in this model should be regarded solely as estimates.

The three main concerns of family insurance planning are coverage for dependent children, coverage for a spouse (both before and after social security benefits), and coverage when social security benefits are not available. This lapse in social security payments is defined at the Blackout area in this model.

Listing

```
>A 6: "INTEREST
>A 8: /---
>A10: "PERIOD OF
>A11: "COVERAGE
>A13: /---
>A15: "CHILD
>A16: "REARING
>A17: /---
>A18: "SOCIAL
>A19: "SECURITY
>A20: "BLACKOUT
>A21: /---
>A22: "AFTER
>A23: "AGE
>A24: " 60
>A25: /---
>A27: "TOTALS
```

```
>B 3: "INSURANCE
>B 4: /---
>B 6: "INVESTMEN
>B 8: /---
>B 9: " ! INCOME
>B10: " ! NEEDED
>B11: " ! PER MNTH
>B12: " !
>B13: /---
>B15: 1250
```

You can use some of the totals from the Net Worth Statement model to estimate the Clean-Up and Debt Payoff amount; you should include probate costs and last illness and death expenses, if possible. Also, be sure to include group and association life insurance benefits in your Less Current Insurance amount.

This model uses the net present value of money to assist you in evaluating actual current insurance needs against future financial requirements. You can easily perform "what if" analysis by changing any of the numbers you enter.

PRINT A1...J45

```
>B17: /---
>B19: 750
>B21: /---
>B23: 850
>B25: /---
>B27: @SUM(B14...B24)
>B28: /==
```

```
>C 3: " REQUIREM
>C 4: /---
>C 6: "T RATE %:
>C 8: /---
>C 9: " ! SOCIAL
>C10: " ! SECURITY
>C11: " ! $/MNTH
>C12: " !
>C13: /---
>C15: 550
>C17: /---
>C19: " NONE
>C21: /---
>C23: 250
>C25: /---
>C27: @SUM(C14...C24)
>C28: /==
```

```
>D 3: "ENTS
>D 4: "-----
```

Model Run

INSURANCE REQUIREMENTS

PREPARED FOR: JOHN SMITH

DATE: 10-15-81

INTEREST INVESTMENT RATE %:

6.5

WORK AREA

%

```

-----
! INCOME ! SOCIAL ! (+ OR -) ! NUMBER ! TOTAL ! PRESENT ! AMOUNT !
! PERIOD OF ! NEEDED ! SECURITY ! PER ! OF YRS ! $ ! VALUE ! COVERAGE !
! COVERAGE ! PER MNTH ! $/MNTH ! MONTH ! NEEDED ! NEEDED ! OF ! NEEDED !
! ! ! ! ! ! ! COVERAGE !
-----

```

```

CHILD      1250      550      700      10      84000 70205.42 70205.42
REARING
-----

```

```

SOCIAL
SECURITY   750      NONE      750      30      270000 224249.9 224249.9
BLACKOUT
-----

```

```

AFTER
AGE        850      250      600      LIFE      96000 80036.89 80036.89
60
-----

```

```

TOTALS      2850      800
=====
TOTAL AMOUNT OF INSURANCE
NEEDED FOR INCOME $ 374492.2
REPLACEMENT -----

```

```

CLEAN-UP & DEBT PAYOFF      25000
-----

```

```

MORTGAGE REDEMPTION      12500
-----

```

```

TOTAL INSURANCE COVERAGE
REQUIRED $ 411992.2
=====

```

```

LESS CURRENT INSURANCE      150000
-----

```

```

ADDITIONAL INSURANCE
REQUIRED $ 261992.2
=====

```

>D 6:6.5

>D 8: /--

>D 9: "!(+ OR -)

>D10: "!" PER

>D11: "!" MONTH

>D12: "!"

>D13: /--

>D15: +B15-C15

>D17: /--

>D19: +B19-C19

>D21: /--

>D23: +B23-C23

>D25: /--

```

>E 3:"PREPARED
>E 4:"DATE: 10--
>E 8:/--
>E 9:"! NUMBER
>E10:"! OF YRS
>E11:"! NEEDED
>E12:"!
>E13:/--
>E15:10
>E17:/--
>E19:30
>E21:/--
>E23:" LIFE
>E25:/--
>E26:"TOTAL AMOU
>E27:" NEED
>E28:" REPL
>E30:"CLEAN-UP
>E33:"MORTGAGE
>E36:"TOTAL INS
>E37:" REQU
>E40:"LESS CURR
>E43:"ADDITIONA
>E44:" REQU

>F 3:"FOR: JOHN
>F 4:"15-81
>F 8:/--
>F 9:"! TOTAL
>F10:"! $
>F11:"! NEEDED
>F12:"!
>F13:/--
>F15:+D15*E15*12
>F17:/--
>F19:+D19*E19*12
>F21:/--
>F23:+D23*160
>F25:/--
>F26:"UNT OF IN
>F27:"ED FOR IN
>F28:"ACEMENT
>F30:"% DEBT PA
>F33:"REDEMTIO
>F36:"URANCE CO
>F37:"IRED
>F40:"ENT INSUR
>F43:"L INSURAN
>F44:"IRED

>G 3:" SMITH
>G 8:/--
>G 9:"! PRESENT
>G10:"! VALUE
>G11:"! OF
>G12:"! COVERAGE
>G13:/--

>G15:@NPV(J15,D15...F15)
>G17:/--
>G19:@NPV(J15,D19...F19)
>G21:/--
>G23:@NPV(J15,D23...F23)
>G25:/--
>G26:"SURANCE
>G27:"COME $
>G30:"YOFF
>G33:"N
>G36:"VERAGE
>G37:" $
>G40:"ANCE
>G43:"CE
>G44:" $

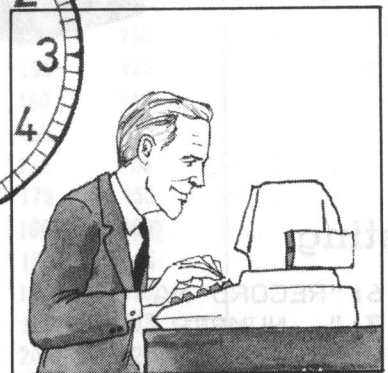
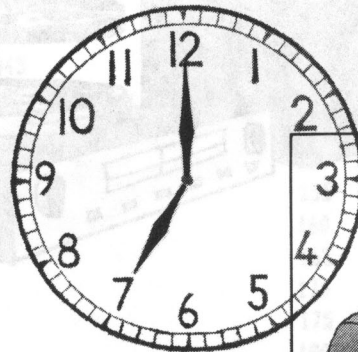
>H 8:/--
>H 9:"! AMOUNT
>H10:"! COVERAGE
>H11:"! NEEDED
>H12:"!
>H13:/--
>H15:+G15
>H17:/--
>H19:+G19
>H21:/--
>H23:+G23
>H25:/--
>H27:@SUM(H15...H24)
>H28:/--
>H30:25000
>H31:/--
>H33:12500
>H34:/--
>H37:@SUM(H27...H33)
>H38:/--
>H40:150000
>H41:/--
>H44:+H37-H40
>H45:/--

>I 8:"!
>I 9:"!
>I10:"!
>I11:"!
>I12:"!
>I13:"!

>J 6:"WORK AREA
>J 7:/--
>J 8:" %
>J15:+D6/100

/GC9
/GOC
/GRA
/W1

```



EVENTS SCHEDULING

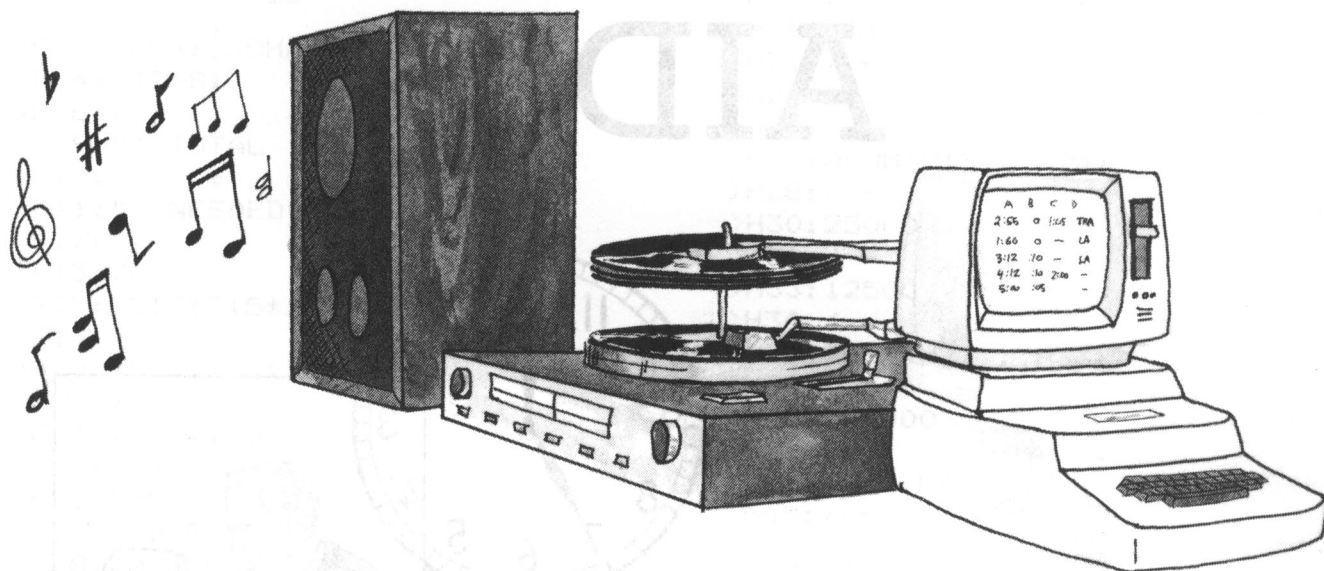
This model will help you schedule events for any evening's entertainment. You can use it to plan talent shows, dinners, convention seminars, or musical accompaniment. With the data entered here, the model is being used to schedule starting times for records to be played at a party.

To begin, you are required to enter a Time Chart for the elapsed time of your event. Depending on how precisely you must plan the components of the evening, you can segment the chart into any increments of time — seconds, minutes, quarter hours, and so forth. In the model we use five-minute increments. Starting with 0 minutes at 7 o'clock, we add 5 to the

previous line and replicate down both columns. This creates a chart with 100 minutes to the hour, so we simply change the time where necessary to make the chart reflect the clock. For instance, where the chart should show 760, we change it to 800. The formula causes all succeeding times to change accordingly. At 860, we enter 900, and so on.

Once you have set the Time Chart, you must enter the elapsed time for each component of the evening or event. The model will schedule its starting time.

PRINT A1...J51



Listing

```
>A 6: "RECORD NA
>A 7: " NUMBER
>A 8: " NUMBER
>A 9: " NUMBER
>A10: " NUMBER
>A11: " NUMBER
>A12: " NUMBER
>A13: " NUMBER
>A14: " NUMBER
>A15: " NUMBER
>A16: " NUMBER
>A17: " NUMBER
```

```
>A18: " NUMBER
>A19: " NUMBER
>A20: " NUMBER
>A21: " NUMBER
>A22: " NUMBER
>A23: " NUMBER
>A24: " NUMBER
>A25: " NUMBER
>A26: " NUMBER
>A27: " NUMBER
>A28: " NUMBER
>A29: " NUMBER
```

```
>A30: " NUMBER
>A31: " NUMBER

>B 6: "ME
>B 7: /FL1+B6
>B 8: /FL1+B7
>B 9: /FL1+B8
>B10: /FL1+B9
>B11: /FL1+B10
>B12: /FL1+B11
>B13: /FL1+B12
>B14: /FL1+B13
```


Model Run

EVENTS SCHEDULING

=====

TIME CHART

0 7

5 705

10 710

15 715

20 720

25 725

30 730

35 735

40 740

45 745

50 750

55 755

60 800

65 805

70 810

75 815

80 820

85 825

90 830

95 835

100 840

105 845

110 850

115 855

120 900

125 905

130 910

135 915

140 920

145 925

150 930

155 935

160 940

165 945

170 950

175 955

180 1000

185 1005

190 1010

195 1015

200 1020

205 1025

210 1030

215 1035

220 1040

225 1045

230 1050

235 1055

240 1100

RECORD NAME

NUMBER 1

NUMBER 2

NUMBER 3

NUMBER 4

NUMBER 5

NUMBER 6

NUMBER 7

NUMBER 8

NUMBER 9

NUMBER 10

NUMBER 11

NUMBER 12

NUMBER 13

NUMBER 14

NUMBER 15

NUMBER 16

NUMBER 17

NUMBER 18

NUMBER 19

NUMBER 20

NUMBER 21

NUMBER 22

NUMBER 23

NUMBER 24

NUMBER 25

| RUNNING | TOTAL | APPROX. |
|---------|---------|---------|
| TIME | ELAPSED | START |
| | MINUTES | TIME |
| 5 | 5 | 7 |
| 4 | 9 | 705 |
| 5 | 14 | 710 |
| 8 | 22 | 715 |
| 3.5 | 25.5 | 720 |
| 4.5 | 30 | 725 |
| 6 | 36 | 730 |
| 8.25 | 44.25 | 735 |
| 2 | 46.25 | 745 |
| 3 | 49.25 | 745 |
| 5.5 | 54.75 | 750 |
| 8 | 62.75 | 755 |
| 1.5 | 64.25 | 800 |
| 2 | 66.25 | 805 |
| 3.5 | 69.75 | 805 |
| 6.5 | 76.25 | 810 |
| 3 | 79.25 | 815 |
| 1 | 80.25 | 820 |
| 3.5 | 83.75 | 820 |
| 8.5 | 92.25 | 820 |
| 4.5 | 96.75 | 830 |
| 4 | 100.75 | 835 |
| 7 | 107.75 | 840 |
| 10 | 117.75 | 845 |
| 4.5 | 122.25 | 855 |

PERSON
ASSIGNED
JOHN

AL

>B15:/FL1+B14
 >B16:/FL1+B15
 >B17:/FL1+B16
 >B18:/FL1+B17
 >B19:/FL1+B18
 >B20:/FL1+B19
 >B21:/FL1+B20
 >B22:/FL1+B21
 >B23:/FL1+B22
 >B24:/FL1+B23
 >B25:/FL1+B24
 >B26:/FL1+B25
 >B27:/FL1+B26
 >B28:/FL1+B27
 >B29:/FL1+B28
 >B30:/FL1+B29
 >B31:/FL1+B30

>D 1:"EVENTS SC
 >D 2:"===== ==
 >D 5:"RUNNING
 >D 6:"TIME
 >D 7:/FL5
 >D 8:/FL4
 >D 9:/FL5
 >D10:/FL8
 >D11:/FL3.5
 >D12:/FL4.5
 >D13:/FL6
 >D14:/FL8.25
 >D15:/FL2
 >D16:/FL3
 >D17:/FL5.5
 >D18:/FL8
 >D19:/FL1.5
 >D20:/FL2
 >D21:/FL3.5
 >D22:/FL6.5
 >D23:/FL3
 >D24:/FL1
 >D25:/FL3.5
 >D26:/FL8.5
 >D27:/FL4.5
 >D28:/FL4
 >D29:/FL7
 >D30:/FL10
 >D31:/FL4.5

>E 1:"HEDULING
 >E 2:"===== ==
 >E 4:/FR"TOTAL
 >E 5:/FR"ELAPSED
 >E 6:/FR"MINUTES
 >E 7:+E6+D7
 >E 8:+E7+D8

>E 9:+E8+D9
 >E10:+E9+D10
 >E11:+E10+D11
 >E12:+E11+D12
 >E13:+E12+D13
 >E14:+E13+D14
 >E15:+E14+D15
 >E16:+E15+D16
 >E17:+E16+D17
 >E18:+E17+D18
 >E19:+E18+D19
 >E20:+E19+D20
 >E21:+E20+D21
 >E22:+E21+D22
 >E23:+E22+D23
 >E24:+E23+D24
 >E25:+E24+D25
 >E26:+E25+D26
 >E27:+E26+D27
 >E28:+E27+D28
 >E29:+E28+D29
 >E30:+E29+D30
 >E31:+E30+D31

>F 4:/FR"APPROX.
 >F 5:/FR"START
 >F 6:/FR"TIME
 >F 7:@LOOKUP(E7-D7+1,I3...I36)
 >F 8:@LOOKUP(E8-D8+1,I3...I36)
 >F 9:@LOOKUP(E9-D9+1,I3...I36)
 >F10:@LOOKUP(E10-D10+1,I3...I36)
 >F11:@LOOKUP(E11-D11+1,I3...I36)
 >F12:@LOOKUP(E12-D12+1,I3...I36)
 >F13:@LOOKUP(E13-D13+1,I3...I36)
 >F14:@LOOKUP(E14-D14+1,I3...I36)
 >F15:@LOOKUP(E15-D15+1,I3...I36)
 >F16:@LOOKUP(E16-D16+1,I3...I36)
 >F17:@LOOKUP(E17-D17+1,I3...I36)
 >F18:@LOOKUP(E18-D18+1,I3...I36)
 >F19:@LOOKUP(E19-D19+1,I3...I36)
 >F20:@LOOKUP(E20-D20+1,I3...I36)
 >F21:@LOOKUP(E21-D21+1,I3...I36)
 >F22:@LOOKUP(E22-D22+1,I3...I36)
 >F23:@LOOKUP(E23-D23+1,I3...I36)
 >F24:@LOOKUP(E24-D24+1,I3...I36)
 >F25:@LOOKUP(E25-D25+1,I3...I36)
 >F26:@LOOKUP(E26-D26+1,I3...I36)
 >F27:@LOOKUP(E27-D27+1,I3...I36)
 >F28:@LOOKUP(E28-D28+1,I3...I36)
 >F29:@LOOKUP(E29-D29+1,I3...I36)
 >F30:@LOOKUP(E30-D30+1,I3...I36)
 >F31:@LOOKUP(E31-D31+1,I3...I36)

>H 5:"PERSON
 >H 6:"ASSIGNED

>H 7:"JOHN
>H19:"AL

>I 2:" T

>I 3:0

>I 4:+I3+5

>I 5:+I4+5

>I 6:+I5+5

>I 7:+I6+5

>I 8:+I7+5

>I 9:+I8+5

>I10:+I9+5

>I11:+I10+5

>I12:+I11+5

>I13:+I12+5

>I14:+I13+5

>I15:+I14+5

>I16:+I15+5

>I17:+I16+5

>I18:+I17+5

>I19:+I18+5

>I20:+I19+5

>I21:+I20+5

>I22:+I21+5

>I23:+I22+5

>I24:+I23+5

>I25:+I24+5

>I26:+I25+5

>I27:+I26+5

>I28:+I27+5

>I29:+I28+5

>I30:+I29+5

>I31:+I30+5

>I32:+I31+5

>I33:+I32+5

>I34:+I33+5

>I35:+I34+5

>I36:+I35+5

>I37:+I36+5

>I38:+I37+5

>I39:+I38+5

>I40:+I39+5

>I41:+I40+5

>I42:+I41+5

>I43:+I42+5

>I44:+I43+5

>I45:+I44+5

>I46:+I45+5

>I47:+I46+5

>I48:+I47+5

>I49:+I48+5

>I50:+I49+5

>I51:+I50+5

>J 2:"IME CHART

>J 3:/FR7

>J 4:/FR705

>J 5:/FR710

>J 6:/FR715

>J 7:/FR720

>J 8:/FR725

>J 9:/FR730

>J10:/FR735

>J11:/FR740

>J12:/FR745

>J13:/FR750

>J14:/FR755

>J15:/FR800

>J16:/FR810

>J17:/FR815

>J18:/FR820

>J19:/FR825

>J20:/FR830

>J21:/FR835

>J22:/FR840

>J23:/FR845

>J24:/FR850

>J25:/FR855

>J26:/FR900

>J27:/FR905

>J28:/FR910

>J29:/FR915

>J30:/FR920

>J31:925

>J32:930

>J33:935

>J34:940

>J35:945

>J36:950

>J37:955

>J38:1000

>J39:1005

>J40:1010

>J41:1015

>J42:1020

>J43:1025

>J44:1030

>J45:1035

>J46:1040

>J47:1045

>J48:1050

>J49:1055

>J50:1100

>J51:1100

/GC9

/GOC

/GRA

/W1

VACATION TOUR PLANNER

This VisiCalc model is ideal for planning a trip by car. With this model, you can route your tour in advance and estimate how much that vacation will cost.

The mileage between cities can be obtained from any map. As the model shows, the starting point was Chicago. From there to Cincinnati (the first stop on the tour), there is a distance of 293 miles. From Cincinnati to Pittsburgh the distance is 284 miles. Further down the list, from

Washington to Springfield, Illinois, the distance is 758 miles. Between cities expenses are entered for traveling.

The Lodging, Food, and Fun Costs are totaled from your estimates. By totaling the mileage entries, and averaging in the price of gasoline and the gas mileage of your car, you can calculate the approximate costs for gasoline.

PRINT A1...G43

Listing

```
>A 3:"STARTING
>A 7:"DAY #
>A 8:/--
>A 9:/FL+A7+1
>A10:/FL+A9+1
>A11:/FL+A10+1
>A12:/FL+A11+1
>A13:/FL+A12+1
>A14:/FL+A13+1
>A15:/FL+A14+1
>A16:/FL+A15+1
>A17:/FL+A16+1
>A18:/FL+A17+1
>A19:/FL+A18+1
>A20:/FL+A19+1
>A21:/FL+A20+1
>A22:/FL+A21+1
>A23:/FL+A22+1
>A24:/FL+A23+1
>A25:/FL+A24+1
>A26:/--
>A29:"TOTL DAYS
>A30:"TOTL MLS
>A32:"HYWAY MIL
>A33:"AVG COST/
```

```
>B 3:"POINT:
>B 7:"DATE
>B 8:/--
>B 9:"OCT 1
>B10:"OCT 2
>B11:"OCT 3
>B12:"OCT 4
>B13:"OCT 5
>B14:"OCT 6
```

```
>B15:"OCT 7
>B16:"OCT 7
>B17:"OCT 8
>B18:"OCT 9
>B19:"OCT 10
>B20:"OCT 11
>B21:"OCT 12
>B22:"OCT 13
>B23:"OCT 14
>B24:"OCT 15
>B25:"OCT 16
>B26:/--
>B29:@COUNT(A9...A25)
>B30:@SUM(D9...D25)
>B32:"ES/GALLON
>B33:"GALLON
>B36:"PROJECTED
```

```
>C 1:/FR"VACATION
>C 3:"CHICAGO
>C 7:"DESTINATN
>C 8:/--
>C 9:"CINCINAT
>C10:"PITTSBUR
>C11:"PHILA
>C12:"PHILA
>C13:"PHILA
>C14:"NEW YORK
>C15:"NEW YORK
>C16:"NEW YORK
>C17:"NEW YORK
>C18:"BOSTON
>C19:"BOSTON
>C20:"TRAVEL'G
>C21:"WASHINGTON
```

Model Run

VACATION TOUR PLANNER

STARTING POINT: CHICAGO

| DAY # | DATE | DESTINATN | ROAD MILES BETWEEN | <COST ESTIMATES> | | |
|-------|--------|------------|--------------------------|------------------|-------|--------|
| | | | | LODGING | FOOD | FUN |
| 1 | OCT 1 | CINCINAT | 293 | 60.00 | 25.00 | 50.00 |
| 2 | OCT 2 | PITTSBUR | 284 | 60.00 | 30.00 | 50.00 |
| 3 | OCT 3 | PHILA | 305 | 75.00 | 35.00 | 100.00 |
| 4 | OCT 4 | PHILA | | 75.00 | 35.00 | 100.00 |
| 5 | OCT 5 | PHILA | | 75.00 | 35.00 | 100.00 |
| 6 | OCT 6 | NEW YORK | 93 | 75.00 | 60.00 | 150.00 |
| 7 | OCT 7 | NEW YORK | | 75.00 | 60.00 | 150.00 |
| 8 | OCT 7 | NEW YORK | | 75.00 | 60.00 | 150.00 |
| 9 | OCT 8 | NEW YORK | | 75.00 | 60.00 | 150.00 |
| 10 | OCT 9 | BOSTON | 216 | 75.00 | 50.00 | 100.00 |
| 11 | OCT 10 | BOSTON | | 75.00 | 50.00 | 100.00 |
| 12 | OCT 11 | TRAVEL'G | | 60.00 | 50.00 | 100.00 |
| 13 | OCT 12 | WASHINGTON | 437 | 75.00 | 50.00 | 100.00 |
| 14 | OCT 13 | TRAVEL'G | | 60.00 | 25.00 | 50.00 |
| 15 | OCT 14 | TRAVEL'G | | 60.00 | 25.00 | 50.00 |
| 16 | OCT 15 | SPRNGFLD | 758 | 0.00 | 0.00 | 50.00 |
| 17 | OCT 16 | CHICAGO | 193 | 0.00 | 25.00 | 0.00 |

TOTL DAYS 17

TOTL MLS 2579

HYWAY MILES/GALLON 22.5

AVG COST/GALLON 1.34

PROJECTED COSTS:

GAS 153.59

FOOD 675.00

LODGING 1050.00

FUN 1550.00

TOTAL 3428.59

>C22: "TRAVEL'G

>C23: "TRAVEL'G

>C24: "SPRNGFLD

>C25: "CHICAGO

>C26: /--

>C32: 22.5

>C33: 1.34

>C36: " COSTS:

>C38: /FR"GAS

>C39: /FR"FOOD

>C40: /FR"LODGING

>C41: /FR"FUN

>C43: /FR"TOTAL


```

>D 1:" TOUR PLA
>D 5:/FR"ROAD
>D 6:/FR"MILES
>D 7:/FR"BETWEEN
>D 8:/--
>D 9:293
>D10:284
>D11:305
>D14:93
>D18:216
>D21:437
>D24:758
>D25:193
>D26:/--
>D38:/F$(B30/C32)*C33
>D39:/F$@SUM(F9...F25)
>D40:/F$@SUM(E9...E25)
>D41:/F$@SUM(G9...G25)
>D42:/--
>D43:/F$@SUM(D38...D41)

>E 1:"NNER
>E 6:" <COST
>E 7:/FR"LODGING
>E 8:/--
>E 9:/F$60
>E10:/F$60
>E11:/F$75
>E12:/F$75
>E13:/F$75
>E14:/F$75
>E15:/F$75
>E16:/F$75
>E17:/F$75
>E18:/F$75
>E19:/F$75
>E20:/F$60
>E21:/F$75
>E22:/F$60
>E23:/F$60
>E24:/F$0
>E25:/F$0
>E26:/--

>F 6:" ESTIMATE
>F 7:/FR"FOOD
>F 8:/--
>F 9:/F$25
>F10:/F$30
>F11:/F$35
>F12:/F$35
>F13:/F$35
>F14:/F$60
>F15:/F$60
>F16:/F$60

>F17:/F$60
>F18:/F$50
>F19:/F$50
>F20:/F$50
>F21:/F$50
>F22:/F$25
>F23:/F$25
>F24:/F$0
>F25:/F$25
>F26:/--

>G 6:"S>
>G 7:/FR"FUN
>G 8:/--
>G 9:/F$50
>G10:/F$50
>G11:/F$100
>G12:/F$100
>G13:/F$100
>G14:/F$150
>G15:/F$150
>G16:/F$150
>G17:/F$150
>G18:/F$100
>G19:/F$100
>G20:/F$100
>G21:/F$100
>G22:/F$50
>G23:/F$50
>G24:/F$50
>G25:/F$0
>G26:/--

>H 9:/F$
>H10:/F$
>H11:/F$
>H12:/F$
>H13:/F$
>H14:/F$
>H15:/F$
>H16:/F$
>H17:/F$
>H18:/F$
>H19:/F$
>H20:/F$
>H21:/F$
>H22:/F$
>H23:/F$
>H24:/F$

/GC9
/GOC
/GRA
/W1

```

PAINT A ROOM

This model estimates the cost of painting a single room. The height, width, and length of the room provide the overall area to be painted. Windows, archways, doors, and trim, are then listed as exclusions. The ceiling is calculated on width and height. Trim consists of door jambs, window frames, and other areas to be painted separately.

Costs for each area are calculated on the area's measurements (less exclusions for the room itself), the number of coats to be applied, the cost per gallon of paint, and the square footage covered by one gallon (which is usually listed on

the can by the manufacturer).

The result is the number of gallons needed and the cost of the paint. Added to this is the amount to be spent on supplies. The final result is a cost estimate for the room.

The model could be augmented with time estimates and the value of your time per hour. This would allow you to compare the cost of contracting for the job with the cost of doing it yourself.

PRINT A1...H42

Listing

```
>A 4:"ROOM DIME
>A 7:"WINDOWS/A
>A 8:"AND OTHER
>A 9:"EXCLUSION
>A13:"CEILING:
>A15:"DOORS:
>A17:"TRIM:
>A23:/---
>A25:"SUPPLIES:
>A34:"ROOM:
>A35:"CEILING:
>A36:"TRIM:
>A37:"DOORS:
```

```
>B 4:"NSIONS:
>B 7:"RCHWAYS
>B 9:"S:
>B23:/---
>B25:/FR"BRUSHES
>B26:18.5
>B32:/FR"AREA
>B34:/F#+F5-@SUM(F8...F11)
>B35:+F13
>B36:@SUM(F18...F21)
>B37:@SUM(F15...F16)
```

```
>C 1:"PAINT A RE
>C 4:"HEIGHT
>C 5:/FL8
>C 8:/FL5
>C 9:/FL6
>C10:/FL4
>C11:/FL6.5
```



Model Run

PAINT A ROOM

| ROOM DIMENSIONS: | HEIGHT | WIDTH | LENGTH | AREA |
|------------------|--------|-------|--------|--------|
| | 8 | 15 | 25 | 640.00 |

| WINDOWS/ARCHWAYS AND OTHER EXCLUSIONS: | HEIGHT | WIDTH | AREA |
|--|--------|-------|------|
| 5 | 3.5 | 17.50 | |
| 6 | 3 | 18.00 | |
| 4 | 2 | 8.00 | |
| 6.5 | 3.75 | 24.38 | |

| CEILING: | AREA |
|----------|--------|
| | 375.00 |

| DOORS: | HEIGHT | WIDTH | AREA |
|--------|--------|-------|------|
| 6 | 3 | 18.00 | |
| 5 | 3.5 | 17.50 | |

| TRIM: | HEIGHT | WIDTH | AREA |
|-------|--------|-------|------|
| | .25 | 18 | 4.50 |
| | .25 | 17 | 4.25 |
| | .3 | 17 | 5.10 |
| | .3 | 18 | 5.40 |

| SUPPLIES: | BRUSHES | PANS | ROLLERS | OTHER | TOTAL |
|-----------|---------|-------|---------|-------|-------|
| | 18.50 | 22.00 | 45.00 | 35.00 | 85.50 |

| | AREA | COLOR | COATS | SQ FEET COVERED <1 GAL> | COST PER GALLON | GALLONS NEEDED | AREA COST |
|--------------------------------|--------|---------|-------|-------------------------|-----------------|----------------|-----------|
| ROOM: | 572.13 | WHITE | 3 | 140.00 | 18.50 | 13.76 | 254.56 |
| CEILING: | 375.00 | BLUE #2 | 2 | 120.00 | 24.00 | 7.25 | 174.00 |
| TRIM: | 19.25 | BLUE #4 | 3 | 145.00 | 25.00 | 1.90 | 47.46 |
| DOORS: | 35.50 | BLUE #3 | 3 | 150.00 | 20.00 | 2.21 | 44.20 |
| SUB-TOTALS: | | | | | | 22.91 | 476.01 |
| TOTAL COST INCLUDING SUPPLIES: | | | | | | | 561.51 |

>C15:/FL6
 >C16:/FL5
 >C18:/FL
 >C23:/—
 >C25:/FR"PANS
 >C26:22
 >C32:/FR"COLOR
 >C34:/FR"WHITE
 >C35:/FR"BLUE #2

>C36:/FR"BLUE #4
 >C37:/FR"BLUE #3

>D 1:"OOM
 >D 4:"WIDTH
 >D 5:/FL15
 >D 8:/FL3.5
 >D 9:/FL3
 >D10:/FL2

```

>D11:/FL3.75
>D13:/FR
>D15:/FL3
>D16:/FL3.5
>D17:/FL
>D18:/FL.25
>D19:/FL.25
>D20:/FL.3
>D21:/FL.3
>D23:/--
>D25:/FR"ROLLERS
>D26:45
>D32:/FR"COATS
>D34:/FI3
>D35:/FI2
>D36:/FI3
>D37:/FI3
>D41:"TOTAL COST

>E 4:"LENGTH
>E 5:/FL25
>E13:/FR
>E18:/FL18
>E19:/FL17
>E20:/FL17
>E21:/FL18
>E23:/--
>E25:/FR"OTHER
>E26:35
>E30:/FR"SQ FEET
>E31:/FR"COVERED
>E32:/FR" <1 GAL>
>E34:140
>E35:120
>E36:145
>E37:150
>E39:/FR"SUB-
>E41:"T INCLUDI

>F 4:/FR"AREA
>F 5:(2*D5*C5)+(2*E5*C5)
>F 8:+C8*D8
>F 9:+C9*D9
>F10:+C10*D10
>F11:+C11*D11
>F13:+D5*E5
>F15:+C15*D15

>F16:+C16*D16
>F18:+D18*E18
>F19:+D19*E19
>F20:+D20*E20
>F21:+D21*E21
>F23:/--
>F25:/FR"TOTAL
>F26:@SUM(B26...D26)
>F30:/FR"COST
>F31:/FR"PER
>F32:/FR"GALLON
>F34:18.5
>F35:24
>F36:25
>F37:20
>F39:"TOTALS:
>F41:"NG SUPPLI

>G13:/FR
>G15:/FR
>G19:/FR
>G23:/--
>G31:/FR"GALLONS
>G32:/FR"NEEDED
>G34:+D34*((B34/E34)+.5)
>G35:+D35*((B35/E35)+.5)
>G36:+D36*((B36/E36)+.5)
>G37:+D37*((B37/E37)+.5)
>G38:/--
>G39:@SUM(G34...G36)
>G41:"ES:

>H31:/FR"AREA
>H32:/FR"COST
>H34:+G34*F34
>H35:+G35*F35
>H36:+G36*F36
>H37:+G37*F37
>H38:/--
>H39:@SUM(H34...H36)
>H41:+F26+H39

/GC9
/GF#
/GOC
/GRA
/W1

```


About the Authors

David M. Castlewitz and **Lawrence J. Chisausky** together manage a company called 20th Century Business Systems, a Chicago-based systems house that develops "turnkey" applications software for Apple II and Apple III computers. They aim to make the computers friendly and easy to use, and to dispel the mystique that often surrounds computers for the novice or infrequent user. This, they believe, gives their company an advantage over competitors who swamp the user with computer buzz words. These authors also claim to manage their company using some of the VisiCalc models presented here.

Mr. Castlewitz is also a co-author of *Some Common Basic Programs, Apple II Edition* (Berkeley: Osborne/McGraw-Hill, 1981), having converted the book's original BASIC programs to Applesoft.

Patricia Kronberg has experience in retail management, marketing support, and editorial work. She has at times been responsible for sales merchandising, product promotion and display, and inventory control.

L.D. Chukman specializes in the fine arts, and works as an illustrator and journalist. He received his Bachelor of Fine Arts degree from the Art Institute of Chicago.

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